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1927

STATISTICS of FRATERNAL SOCIETIES

1927

33rd Annual Edition

PUBLISHED ANNUALLY BY
THE FRATERNAL MONITOR
ROCHESTER, N. Y.

Thirty-third Annual Edition

1927

STATISTICS

FRATERNAL SOCIETIES

Compiled by
ARTHUR S. HAMILTON
Secretary and Manager
The Fraternal Monitor

A Manual for Fraternal Officials, Deputies, Organizers and Members who wish the Statistics of the Different Societies presented in a complete, concise and plain manner.

Full Statistics covering the Records, Plans and Rates of Practically all Fraternal Insurance Societies, together with Information respecting the Principal Fraternal or Secret Societies not furnishing Insurance as a feature. :: :: :: :: ::

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PRICE:

With Red Flexible Cover, $1.25
With Manilla Cover, $1.00.

Published Annually by
THE FRATERNAL MONITOR
54 South Fitzhugh Street
Rochester, N. Y.

INTRODUCTION

To the 1927 Edition of Statistics Fraternal Societies

THIRTY-THIRD ANNUAL EDITION

TO those interested in the fraternal benefit system and to the publishers of STATISTICS FRATERNAL SOCIETIES, there is unusual interest in the 1927 edition. It marks the completion of a third of a century in the publishing of this work and its predecessors. This is a record of service in which any institution may justly take pride and which entitles it to co-operation and confidence.

This edition presents new material which will be of great usefulness to the fraternalist. It covers new tables and data in a condensed and accessible form. It is believed that the volume will result in even more hearty approval of its helpful and complete character than preceding editions which have been considered indispensable.

An example of the value of the publication, from an historical standpoint, is shown in an urgent request received from an official for information with regard to the parent organization of his society in the dim past. It is evident that an early edition of STATISTICS was the only source which could have assisted him.

The following table gives the present combined condition of the fraternal benefit field. It should be familiar to every fraternalist and has been used on countless occasions to give the prospective member a wider vision of fraternal accomplishment and strength.

Insurance in force, January 1, 1927	**$10,407,938,011.00**
Total membership (composed of 8,850,614 adult benefit members, 619,687 juvenile members and 1,251,705 social members)	**10,722,006**
Total number of lodges	**125,876**
Total assets	**$ 772,024,403.00**
Total liabilities (including reserves of $118,337,650 reported by several societies)	**$ 145,988,033.00**
Benefits paid in 1926	**$ 134,633,381.00**
Benefits paid since organization	**$ 3,650,037,095.00**
Members admitted in 1926	**1,104,045**
Insurance written and increased in 1926	**$ 1,206,547,036.00**
Total income for 1926	**$ 246,675,505.00**
Total disbursements for 1926	**$ 177,691,861.00**

Effort has not been spared to accurately reflect the operating plans and reports of the various societies. The data has been compiled conscientiously for the benefit of those directly interested in the fraternal system and those who regard it as an institution of social progress. The spirit of co-operation and assistance on the part of fraternal officials and others is acknowledged with thanks.

In the fraternal field, the economy of management is a source of pride to the societies. In the items showing this, the expense of securing new members is not included. In the comparison of twenty-five fraternal societies and twenty-five old-line companies the cost of securing new business is also eliminated from the cost of management of the companies. Were the cost of securing new business added to the cost of management of both societies and companies the comparison would be even more favorable to the societies. A comprehensive view of the fraternal benefit system is one of the most important objects of this volume. *Rochester, New York, April, 1927.*

THE FRATERNAL MONITOR.

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TABLE No. 1

Features of Insurance Provided by Fraternal Benefit Societies

Col. 1. Minimum and Maximum Insurance Written on One Life.
Col. 2. Minimum and Maximum Age Limits for Adult Department.
Col. 3. Forms of Certificates Now Written—(For further data see individual exhibits). (a) Whole Life; (b) Twenty-Payment; (c) Juvenile; (d) Term; (e) Whole Life with Disability and Old Age; (f) Sick; (g) Accident; (h) Sick and Accident; (i) Twenty-Year Endowment; (j) Endowment at 70; (l) Endowment at 60; (m) Cumulative; (n) Step Rate Certs.; (o) Disability Certs.; (p) Ten-Payment; (q) Fifteen-Payment; (r) Income; (s) Paid-up at older ages; (t) Joint Life; (u) Convertible; (v) Limited payment endowment; (w) Special limited payment; (x) Endowment; (y) Monthly Income; (z) See exhibit for further data.
Col. 4. Are Cash or Loan (A); Paid-up Insurance (B); or Extended Insurance Features (C) provided on present certificates.
Col. 5. Present rates are based on: (1) American Experience; (2) National Fraternal Congress; (3) Canadian Government Standard; (4) Society's own experience table; (5) Fraternal American; (6) Fraternal Combined experience; (7) Standard Industrial; (z) See Exhibit.

Name of Society	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
Aid Ass'n for Lutherans....	$250–$10,000	16–60	abcdehoxz	ABC	1
Alianza Hispano-Americana.	500– 3,000	16–50	abc	.....	1
Alliance Nationale.....	250– 5,000	16–60	abcehjlvwz	ABC	1,2
American Benefit Society...	250– 2,000	16–50	a	No	2
American Insurance Union..	250– 25,000	16–60	abcehnz	ABC	1,5z
American Woodmen.....	100– 3,000	16–50	ag	BC	2
American Workmen.....	8– 1,000	18–55	mhz	AB	2
Ancient Order of Gleaners..	500– 15,000	16–59	abcdjz	ABC	1
Artisans Order of Mut. Prot.	1,000– 2,000	18–50	af	No	2
Ass'n Canado-Americaine...	100– 5,000	16–60	abchjl	ABC	1
Bavarian National Ass'n...	250– 1,000	16–60	abcef	ABC	1
Beavers Nat. Mut. Benefit..	500– 26,000	16–60	abcdwz	ABC	1
Bohemian Amer. Foresters..	250– 1,000	16–50	a	.....	...
Bohemian American Union.	250– 1,000	18–50	ac	.....	1
Boh. Cath. First Cen. Union	250– 2,000	16–50	ab	No	1,2
Boh. R. C. Union of Tex...	333– 2,000	16–50	a	.....	2
Bohemian Slavonian Union.	250– 1,000	16–50	ac	No	...
Brotherhood of America....	250– 500	16–44	m	No	...
Brotherh'd of Amer. Yeomen	500– 25,000	15–65	abcdjo	ABC	1
Brotherh'd of Loco. F. and E.	500– 4,500	18–45	ae	No	...
Brotherh'd of R. R. Trainmn	700– 5,000	18–45	ae	No	...
Buffalo Life Association....	1,000– 10,000	21–55	anz	Bz	1,2
Canad'nOrd.of Chos.Friends	250– 3,000	16–50	abcx	B	3
Canadian Order of Foresters	250– 3,000	16–50	abefxz	.....	3
Catholic Aid Ass'n of Minn.	500– 2,000	16–50	ab	BC	1,2
Catholic Benevolent League.	250– 1,000	16–45	ab	ABC	1,2
Catholic Benevolent Legion.	250– 3,000	16–55	a	No	4
Catholic Family Pro. Ass'n..	250– 3,000	16–56	abixz	ABC	1
Catholic Fraternal League..	250– 2,000	16–60	ahj	ABC	1
Catholic Knights of America	250– 3,000	16–50	abds	ABC	1
Catholic Knights of Ohio...	500– 4,000	16–60	abcsw	ABC	1,2
Catholic Knights of Wis....	500– 2,000	16–54	a	A at 70	2
Catholic Ladies of Columbia	250– 2,000	16–52	aeh	A	2
C. M. B. A. of Canada.....	250– 2,000	16–49	abwfw	Bz	2
Catholic Order of Foresters.	500– 6,000	16–50	abdeswz	BC	1
Catholic Workman.....	500– 2,000	16–50	abcs	BC	1
Chicago Frat. Life Ass'n....	500– 10,000	16–60	abcegmosvwxz	ABC	1
Christian B. Bearers' Ass'n.	500– 5,000	16–60	abji	ABC	1
Columbian Fraternal Ass'n.	100– 1,000	16–55	ahno	No	2
Concordia Mut. Ben. League	200– 5,000	18–59	abhw	ABC	1
Croatian Fraternal Union...	500– 3,000	16–50	abcj	.....	1
Czecho-Slovak Pro. Society.	250– 1,000	16–50	ac	No.	2
Danish Brotherhood.....	250– 1,000	18–45	a	.....	2
Daughters of America.....	 250	16–50	a	No	...
Degree of Honor Pro. Ass'n.	250– 3,000	16–60	acerxz	ABC	1,2
Degree of Honor of Kas....	500– 2,000	16–45	cn	No	...
Degree of Honor of Neb....	250– 2,000	16–52	abce	ABC	2
Elec. Workers' Benefit Ass'n	300– 1,000	18–55	m	No	1z
Equitable Frat. Union.....	500– 10,000	16–60	abcdej	Yes z	1,2
Farmers Life Ins. Ass'n....	1,000– 5,000	16–60	abds	ABC	2
Federal Reserve Ass'n.....	1,000– 2,000	18–56	abh	AC	1
First C. S. Ladies' Union...	250– 3,000	16–50	abcs	B	1
First Catholic Slovak Union.	250– 2,000	16–50	abcs	No	1
Fraternal Aid Union.....	250– 10,000	16–59	abcdrwz	ABC	1
Fraternal Brotherhood.....	500– 5,000	16–60	abcdjz	ABC	1
Frat. Home Ins. Society....	500– 5,000	16–55	abihyz	ABC	1
Fra. Or. of Eagles (Ins. Dpt.)	500– 5,000	18–60	abdes	ABC	1,2,7
Fraternal Reserve Ass'n....	250– 10,000	16–60	abcdemotw	ABC	1,2

TABLE No. 1—Continued
Features of Insurance Provided by Fraternal Benefit Societies

Name of Society	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
German Baptists' Life Ass'n	$500– $5,000	16–60	abefijvxz	ABC	...
German Beneficial Union...	500– 2,000	16–54	ahsx	ABz	1
German Order of Harugari..	200– 500	18–50	a	No	...
Golden Seal Assur. Society..	250– 5,000	16–60	abehwxz	ABC	1
Grand Carn. Slov. Cath. Un.	250– 2,000	16–55	abc	BC	1,2
Grand Fraternity, The.....	500– 5,000	16–55	abcijz	ABC	1,2
Grand Orange Lodge of B. A.	250– 3,000	18–50	abwx	B	2
Greek Cath. Union of R. B.	250– 5,000	16–50	abc	BC	1
G. U. G. Germania.....	500– 2,000	16–50	af	No	...
Home Benefit Association...	500– 5,000	16–60	abj	ABC	1,2
Homesteaders' Life Ass'n...	500– 25,000	16–60	abcdpjx	ABC	1,2
Hungarian Aid Ass'n.....	500– 1,000	16–45	ac	No	...
Hungarian Reformed Fed...	500– 1,000	16–45	acf	.....	2
Ind. Order Brith Abraham..	125– 500	17–45	a	No	...
Ind.Order Free Sons of Israel	250– 2,000	18–50	e	B	1
Ind. Order of Foresters.....	500– 5,000	16–55	abcehiowz	Yes	4
Ind. Order of St. Luke.....	100– 500	16–55	ac	No	2
Ind. Order of Svithiod	100– 1,000	16–50	a	No	2
Ind. Order of Vikings.....	100– 1,000	16–50	a	No	2
Ind. Workmen's Circle.....	150– 2,000	18–44	n	No	2
Italo-Amer. Nat. Union....	300– 1,500	17–60	ac	No	...
Jewish Nat'l Workers' All..	100– 2,000	18–60	af	ABC	1
Knights of Columbus.....	1,000– 5,000	18–50	nz	ABC	5
Knights of Pythias, Ins. Dept	250– 10,000	18–65	abenrswyz	ABC	1
K. of P., of N. A., S. A., etc.	100– 500	19–50	a	No	2
Knights of St. George.....	250– 2,000	16–60	abeh	Yes	1
Ladies Aux. to Bro. R. R. Tr.	499.99	16–45	a	No	...
Ladies' Cath. Benev. Ass'n.	250– 1,000	16–49	abds	B at 58	2
Liberty Life Assur. Society..	1,000– 5,000	16–60	abwxz	ABC	1
Lithuanian Alliance.....	150– 1,000	18–50	ach	No	2
L. E. M. L. & A. I. Ass'n...	1,500– 6,000	21–50	a	AB	...
Loyal Amer. Life Ass'n.....	100– 10,000	16–60	abcdz	ABC	2
Loyal Association.....	500– 2,000	16–55	abdej	Yes	1
Loyal Serb Society.....	800– 1,000	16–60	a	.....	1
L'Union St. Jean-Baptiste..	100– 5,000	16–60	abcej	No	2
L'Union St. Joseph de St. H.	500– 2,000	16–55	abijoz	ABC	2
L'Union St. Joseph de Can..	100– 5,000	16–49	abcjpqx	ABz	2
Lutheran Brotherhood.....	250– 25,000	16–60	abcdeowxz	ABC	1
Lutheran Mut. Aid Society.	500– 25,000	16–60	abcdvw	ABC	1,2
Maccabees, The.....	500– 25,000	16–60	abcdehjrsvz	ABC	1
Mass. Cath. Order of For...	 1,000	16–45	a	No	...
Modern Brotherh'd of Amer.	250– 25,000	16–60	abcdez	ABC	1,2
Modern Order Praetorians..	250– 10,000	16–60	abpz	ABC	2
Modern Romans.....	500– 5,000	16–55	ad	AB	1
Modern Samaritans.....	500– 3,000	16–55	abdet	ABC	1,2
Modern Woodmen of Amer.	1,000– 5,000	16–50	ad	No	4
Mosaic Templars of Amer..	120– 1,000	16–50	a	.....	2
Mystic Workers.....	500– 10,000	16–60	abcegtwz	ABC	1
Nat. Fra. Soc. of the Deaf..	250– 3,000	18–55	abhrsz	B	1,2z
National Slovak Society....	250– 2,000	16–50	ac	No	1
Nat. Union Assur. Society..	1,000– 10,000	18–56	abswz	ABC	1
Neighbors of Woodcraft....	100– 3,000	16–55	ac	No	...
New Eng. Order of Pro.....	500– 5,000	16–60	abcijnsxz	AB at 70	2,5
New Era Life Association...	500– 5,000	16–60	abcdj	ABC	1
North American Union.....	250– 5,000	16–50	abenwz	BC	1,2
North Star Benefit Ass'n...	500– 5,000	16–55	abcd	ABC	1,2
Order Brith Abraham (G. L.)	250– 500	18–55	no	No	...
Order Knights of Joseph....	 500	18–45	a	.....	1
Order of Mutual Protection.	500– 3,000	16–55	abemz	ABC	1,2
Ord. of Railway Conductors.	1,000– 3,000	18–50	ae	No	...
Order Scottish Clans.....	250– 2,000	16–55	ae	No	2
Order of the Amaranth.....	250– 2,000	18–49	a	A at 70	1
Order Sons of St. George...	250– 1,000	18–49	a	No	2
Order Sons of Zion.....	100– 2,000	18–60	ab	BC	1
Pa. S. R. & G. Cath. L. Un.	250– 1,000	16–45	a	.....	2
Pa. S. R. & G. Cath. Un...	250– 1,000	16–50	a	No	1
Pike Co. Mut. Life Ass'n...	500– 2,000	18–45	a	No	...
Polish Alma Mater.....	100– 1,000	18–60	abwz	BC	1
Polish Ass'n of America....	100– 1,000	16–50	absz	B	1
Polish National Alliance....	100– 5,000	16–60	abcwz	ABC	1
Polish Nat'l All. Brooklyn..	100– 900	16–50	a	No	2
Polish National Union.....	500– 2,000	16–55	abcho	AB	1
Polish Roman Cath. Union..	100– 5,000	16–55	abcdw	ABC	1

TABLE No. 1—Continued
Features of Insurance Provided by Fraternal Benefit Societies

Name of Society	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
Polish Union of U.S. of N.A.	$100– $2,000	16–55	abcwz	BC	2
Prog. Order of the West....	500– 1,000	16–45	ao	ABC	1
Protected Home Circle.....	500– 5,000	16–60	abjvz	ABC	1
Railway Mail Ass'n.....	4,000	18–55	g	No	...
Roman Cath. Mut. Pro. Sec.	500– 5,000	16–50	abewz	ABC	1
Royal Arcanum.....	1,000– 5,000	16–60	absz	ABC	1,4
Royal Highlanders.....	1,000– 5,000	17–50	adz	No	2
Royal Knights of K. D.....	250– 1,000	16–50	ac	A at 70	2
Royal League.....	500– 3,000	18–55	adez	No	2
Royal Neighbors of Amer...	250– 5,000	16–50	ac	No	2,4
Royal Templars of Temp...	500– 5,000	16–60	abcdwxz	ABz	3
Russian O. C. Mut. Aid Soc.	250– 1,250	16–45	ae	No	2
Scandinavian-Amer. Frat...	250– 2,000	16–50	abhimz	ABC	1
Security Benefit Ass'n.....	250– 5,000	16–55	abcdesz	ABC	1,2
Shield of Honor.....	250– 1,000	16–50	a	No	2
Slovene Nat. Ben. Society..	250– 2,000	16–55	aceh	No	2
Societe des Artisans.....	100– 5,000	16–60	abcefgw	ABC	2
Societe l'Assomption.....	100– 2,000	16–55	ah	No	2
Sons of Hermann in Texas..	500– 3,000	18–50	abf	ABC	2
Sons of Norway.....	250– 10,000	16–60	abde	Yes	1
South Slavonic Cath. Union.	250– 2,000	16–55	abc	BC	2
Supreme Tribe of Ben-Hur..	500– 10,000	16–60	abce	ABC	2
Travelers Protective Ass'n..	5,000– 10,000	18–55	h	No	...
U.A.M.,Jr.Order (Ben.Deg.)	500– 3,000	16–55	abj	ABC	1
U.A.M.,Jr.Ord. (F.B. Dept.)	250– 500	16–50	a	No	...
United Artisans Life Ass'n..	500– 10,000	16–55	abcdemz	ABC	1,2
United Comm. Travelers...	 6,300	18–59	h	No	...
Un. Or. of the Golden Cross.	500– 2,000	16–59	an	.....	1,2
U. S. Letter Carr. M. B. A..	500– 3,000	18–55	abdsz	ABCz	1,2
U. W., A. O. of (Ark.).....	500– 5,000	16–60	abcijqz	ABC	1
U. W., A. O. of (Conn.)....	500– 10,000	16–59	abpqx	ABC	1
U. W., A. O. of (Iowa).....	500– 10,000	16–59	abcdpq	ABC	4
U. W., A. O of (Kansas)....	500– 10,000	16–60	abcdpqx	ABC	1
U. W., A. O. (Maine).....	250– 2,000	16–55	ab	BC	4
U. W., A. O. (Mass.).....	500– 10,000	16–60	abcdixz	ABC	1
U. W., A. O. of (Minn.)....	250– 5,000	16–59	abcopqsz	ABC	4
U. W., A. O. of (Neb.).....	500– 2,000	16–52	a	No	2
U. W., A. O. of (N. Da.)...	1,000– 10,000	16–60	abchpqwz	ABC	4
U. W., A. O. of (Okla.).....	250– 5,000	16–55	abcdijz	ABC	1
U. W., A. O. of (Ore.).....	500– 10,000	16–60	abpqs	ABC	1
U. W., A. O. of (R. I.).....	250– 2,000	16–55	a	No	4
U. W., A. O. of (S. Da.)....	500– 3,000	16–55	abdpq	BC	2
U. W., A. O. of (Texas)....	500– 2,000	16–55	abe	ABC	2
U. W., A. O. of (Wash.)....	500– 3,000	16–55	abcdmpqy	BC	2
U. W., A. O. of (W. Va.)...	500– 6,000	18–55	abijpqs	ABC	1
Western Boh. Cath. Union..	500– 1,000	16–52	ab	B	1
Western Boh. Fra. Ass'n...	250– 5,000	16–50	abci	A at 70,B	2
Western Catholic Union....	250– 10,000	16–50	abcdeoz	ABC	2
Western Samar. Life Ass'n..	250– 2,000	18–60	abc	ABC	1
Western Slavonic Ass'n....	250– 1,000	16–50	acf	No	2
Woman's Ben. Association .	200– 5,000	16–59	aceo	No	2
Women's Cath. Ord. of For.	250– 2,500	16–49	abcsz	A at 70,B	6
Woodmen Circle.....	500– 10,000	16–60	abcdsrz	ABC	1,2
W. O. W. (Sov. Camp).....	250– 25,000	16–60	abcdez	AB	1,2,4
W. O. W. (Denver, Col.)...	500– 5,000	16–50	ar	No	...
Woodmen of Union.....	100– 500	15–55	ach	No	2
Workmen's Circle.....	100– 1,000	18–45	ahz	No	2
Workmen's S. and D. B. F..	 250	16–45	a	No	...
Zivena Beneficial Society...	250– 1,000	.....	a	.....	1

Compound Interest Table

This table shows the amount of money, invested at compound interest for a definite number of years, will amount to $1,000.

Length of Time Invested	At 4 Per Ct.	At 4½ Per Ct.	At 5 Per Ct.	At 6 Per Ct.	At 7 Per Ct.	At 8 Per Ct.	Amount to
10 years.....	$80.09	$77.88	$75.72	$71.57	$67.64	$63.92	$1,000.00
15 years.....	48.02	46.04	44.14	40.53	37.19	34.10	1,000.00
20 years.....	38.29	30.50	28.80	25.65	22.80	20.23	1,000.00
25 years.....	23.09	21.47	19.96	17.20	14.78	12.67	1,000.00
30 years.....	17.14	15.69	14.34	11.93	9.89	8.17	1,000.00
35 years.....	13.06	11.74	10.55	8.47	6.76	5.37	1,000.00

TABLE No. 2
Assets and Liabilities, January 1, 1927
Certificates and Insurance Written and Increased in 1926

Name of Society	Total Assets, Jan. 1, 1927	Total Liabilities, Jan. 1, 1927	Certificates written, etc. in 1926	Insurance Written and Increased in 1926
Aid Ass'n for Lutherans	$5,722,454	$107,843	8,886	$11,367,866
Alianza Hispano-Americana†	554,308	7,901	3,784	3,028,700
Alliance Nationale	9,048,587	70,026	4,274	4,552,378
American Benefit Ass'n	34,321	.....	19	4,750
American Benefit Society	23,838	599	.....	.....
Amer. Ins. Union†	8,955,647	3,515,393	47,775	50,020,439
American Woodmen	1,581,973	41,366	16,951	7,934,900
American Workmen	530,714	4,886	10,020	2,307,120
Ancient Order of Gleaners†	3,081,207	278,455	10,224	9,075,779
Artisans Order of Mut. Prot.	3,725,820	123,811	6,672	5,967,000
Ass'n Canado-Americaine	1,711,805	24,953	1,128	606,980
Bavarian National Ass'n	92,068	2,350	911	376,050
Beavers' Nat'l Mut. Benefit	1,305,673	*1,194,861	3,534	4,655,489
Bohemian Amer. Foresters	136,949	4,000	141	75,750
Bohemian American Union	157,741	2,000	237	147,750
Boh. Cath. First Cl. Union	691,466	23,133	156	142,000
Boh. R. C. Union of Tex.	559,295	8,189	141	136,667
Bohemian Slavonian Union	235,067	5,459	212	125,000
Brotherhood of America	164,866	7,000	62	28,000
Brotherh'd of Amer. Yeomen†	11,282,146	*9,243,682	28,405	28,285,960
Brotherh'd of Loco. F. and E.	13,989,515	188,873	9,594	13,496,000
Brotherhood of R. R. Train	10,301,860	980,007	18,739	69,026,892
Buffalo Life Assn	703,580	238,384	1,676	5,909,000
Canadian Or. Chosen Friends†	1,686,570	51,408	1,414	1,082,075
Canadian Order of Foresters	10,781,564	186,260	2,059	2,051,350
Canadian Or. of Odd Fellows	334,959	3,395	142	138,331
Catholic Aid Ass'n of Minn	1,983,319	*30,355	695	601,500
Catholic Benev. League of Ind.	108,632	250	9	9,500
Catholic Benevolent Legion	†2,821,943	*1,890,007	120	85,500
Catholic Family Prot. Ass'n	604,470	10,155	186	184,500
Catholic Fraternal League	78,820	2,765	64	25,500
Cath. Knights of America	1,540,947	43,943	743	639,750
Catholic Knights of Ohio	†2,240,487	18,697	350	321,500
Catholic Knights of Wis	1,393,729	73,777	1,394	1,398,500
Catholic Ladies of Columbia	829,560	10,636	698	323,000
C. M. B. A. of Canada	1,353,034	*1,191,818	606	513,750
Catholic Order of Foresters	19,649,682	164,552	4,796	5,144,500
Catholic Workman	921,293	7,074	187	148,500
Chicago Fraternal Life Ass'n	1,477,490	100,284	3,762	3,502,975
Christian Burden Bearers' A	128,758	2,066	43	69,200
Columbian Fraternal Ass'n	25,508	1,508	4,961	490,500
Concordia Mut. Benefit League	574,925	6,500	328	311,800
Croatian Fraternal Union	3,428,766	173,165	3,840	4,381,700
Czecho-Slovak Prot. Society	1,086,864	34,371	582	325,250
Danish Brotherhood	2,090,311	9,553	1,091	731,500
Daughters of Amer. (B. D.)	710,208	26,555	20,409	5,102,250
Daughters of Norway	73,540	850	429	42,900
Degree of Honor Prot. Ass'n	6,434,180	26,965	7,027	6,177,750
Degree of Honor of Kansas	666,312	10,470	169	173,500
Degree of Honor of Nebraska	707,185	503	254	298,750
Electrical Workers' B. Ass'n	1,674,979	20,600	11,497	6,807,200
Equitable Fraternal Union	4,428,126	48,378	2,768	3,216,495
Farmers' Life Ins. Assn	288,280	900	66	83,700
Federal Reserve Association	35,001	18,080	.....	.....
Fireman's Mut. Aid & Ben. Ass'n	298,380	.....	95	180,000
First Cath. Slovak Ladies' Un.	3,420,970	228,318	2,123	1,936,750
First Catholic Slovak Union	5,368,393	356,021	2,436	2,365,500
Fraternal Aid Union	9,719,371	389,813	14,340	15,907,075
Fraternal Brotherhood	1,739,837	*1,722,119	819	1,018,688
Fraternal Home Ins. Society	1,522,161	*1,425,627	3,962	1,722,457
Frat. Ord. of Eagles (Ins. D.)	302,724	42,517	539	666,871
Fraternal Reserve Ass'n	1,291,740	34,471	1,435	1,836,579
German Baptists' Life Ass'n	495,522	17,219	243	280,333
German Beneficial Union	5,160,417	36,031	12,822	9,411,400
German Order of Harugari	107,441	233	16	3,800
Golden Seal Assur. Society	1,160,038	*999,303	3,509	5,317,250
Grand C. Slov. Cath. Union	1,704,539	17,387	2,266	1,902,250

*Includes reserves—See society's exhibit. †All departments.

TABLE No. 2—Continued
Assets and Liabilities, January 1, 1927
Certificates and Insurance Written and Increased in 1926

Name of Society	Total Assets, Jan. 1, 1927	Total Liabilities, Jan. 1, 1927	Certificates written, etc. in 1926	Insurance Written and Increased in 1926
Grand Fraternity, The	$738,711	*$133,924	7,163	$6,816,371
Grand Guild of America	12,070	1,857	2	1,000
Grand United Order of Moses	78,342	2,955	791	32,900
Greek Catholic Union of R. B.	3,196,873	539,099	5,967	5,980,500
Home Benefit Ass'n	58,063	7,915	18	9,000
Homesteaders Life Ass'n	1,370,855	*1,086,004	4,091	5,539,250
Hungarian Aid Ass'n	866,149	96,447	497	497,000
Hungarian Reformed Fed	502,719	7,980	698	696,500
Ind. Order Brith Abraham	2,830,399	304,192	3,586	1,793,000
Ind. Order Free Sons of Israel	1,818,642	37,285	286	173,269
Ind. Order of Foresters	39,839,394	*38,738,225	30,415	32,803,476
Ind. Order of St. Luke†	383,781	9,937	20,554	1,748,038
Ind. Order of Svithiod	980,061	10,558	1,446	694,600
Ind. Order of Vikings	606,078	3,344	1,613	557,300
Ind. Workmen's Circle	157,172	34,251	1,700	895,950
Italo-American Nat. Union	154,583	5,800	685	919,600
Jewish Nat. Workers' Alliance	283,000	20,189	1,584	658,150
Knights of Columbus	25,008,353	312,422	16,629	19,135,700
Knights of Pythias, Ins. Dept.	20,953,789	*18,556,738	5,821	8,958,102
K. of P. of N. A., S. A., etc	135,486	3,125	432	183,200
Knights of St. George	2,503,563	37,951	1,614	1,072,000
L. Aux. to Bro. of R. R. Train.	1,185,754	24,617	4,103	2,051,500
Ladies' Cath. Benev. Ass'n	13,249,122	102,936	1,994	1,432,036
Liberty Life Assur. Society	546,476	*192,120	8,158	9,985,300
Lituanian Alliance of Amer	943,319	30,695	2,620	1,312,800
Loco. Eng. M.L. & A. Ins. Ass'n	8,062,742	82,034	9,104	6,828,000
Loyal American Life Ass'n	1,084,938	56,879	1,066	1,208,200
Loyal Association	360,931	11,000	325	258,000
L'Union St. Jean-Baptiste	3,479,010	38,543	6,727	3,471,450
L'Union St. Joseph de St. H	270,911	.....	158	158,000
L'Union St. Joseph du Canada	3,225,735	15,705	1,861	1,646,100
Lutheran Brotherhood	677,263	*544,817	3,675	6,369,500
Lutheran Mut. Aid Society	815,527	7,727	2,241	4,061,614
Maccabees, The	33,991,908	*31,249,459	‡60,482	‡57,922,090
Mass. Cath. Order Foresters	3,106,292	47,320	1,848	1,848,000
Modern Brotherh'd of Amer	8,732,329	371,635	5,851	6,513,018
Modern Order of Praetorians	6,448,920	86,911	7,014	9,159,250
Modern Romans	114,009	1,248	5	3,675
Modern Samaritans	497,819	7,812	684	507,019
Modern Woodmen of Amer	49,355,092	2,901,117	101,608	168,355,500
Mosaic Templars of Amer	566,882	161,386	6,472	2,391,659
Mut. Ben. Ass'n of Pa. Rd. Emp.	809,197	2,000	3,905	2,135,250
Mystic Workers†	5,796,631	260,165	22,140	13,530,521
National Benevolent Society	78,068	977	1,744	.....
Nat. Fra. Soc. of the Deaf	861,963	6,226	510	457,111
National Ideal Ben. Society	50,231	450	2,057	100,188
National Slovak Soc. of U. S. A.	3,331,680	260,441	1,565	1,475,750
National Union Assur. Soc	7,481,690	*7,244,077	1,035	1,283,116
Neighbors of Woodcraft	4,409,459	119,139	8,006	8,740,300
New Eng. Order of Protection	3,037,745	70,135	876	884,250
New Era Life Association	269,830	86,848	4,726	6,699,500
North American Union L. A. S.	1,270,007	*320,682	1,551	1,653,250
North Star Benefit Ass'n	667,359	8,500	537	605,400
Odd Fellows Relief Ass'n	3,822,868	25,935	597	742,379
Or. Brith Abraham (U.S.G.L.)	80,359	76,361	412	181,000
Order Knights of Joseph	92,620	8,000	318	159,000
Order of Mutual Protection	849,262	15,165	437	344.000
Order of Railway Conductors	4,303,836	273,037	2,266	3,632,000
Order of Scottish Clans	1,072,967	15,793	2,186	1,073,150
Order of the Amaranth	262,869	1,500	329	258,000
Order Sons of St. George of Ill.	189,990	3,528	105	67,750
Order Sons of Zion	214,811	29,084	434	237,450
Pa. S., R. & G. Cath. L. Un	880,871	62,246	867	834,000
Pa. S., R. & G. Cath. Un	1,588,414	*121,565	1,053	996,000
Pike County Mut. Life Ass'n	11,545	.....	70	87,500
Polish Alma Mater	458,227	90,927	496	244,900
Polish Association of America	543,516	13,706	1,810	657,500

*Includes reserves—See society's exhibit. †All departments. ‡Includes merger.

TABLE No. 2—Continued
Assets and Liabilities, January 1, 1927
Certificates and Insurance Written and Increased in 1926

Name of Society	Total Assets, Jan. 1, 1927	Total Liabilities, Jan. 1, 1927	Certificates written, etc. in 1926	Insurance Written and Increased in 1926
Polish National Alliance (Ill.)	$12,313,375	$340,772	24,535	$15,838,300
Polish Nat'l All. of Brooklyn	511,619	22,484	740	408,800
Polish Nat'l Union of Amer	420,128	15,830	1,451	1,367,000
Polish Roman Catholic Union	7,788,590	59,231	8,700	5,832,650
Polish Union of U. S. of N. A	1,025,929	39,272	1,818	1,485,400
Polish Women's Alliance	1,548,125	32,518	3,823	1,853,500
Portugese Fraternity	76,360	17,798	639	383,400
Progressive Ord. of the West	449,269	15,965	1,337	693,500
Protected Home Circle	1,130,490	183,500	**	**
Railway Mail Association	333,255	8,324	634	2,536,000
R. and G. Cath. G. S., U. S.	586,118	5,771	1,844	1,569,750
Roman Cath. Mut. Prot. Soc	1,146,097	11,680	225	275,322
Royal Arcanum	21,824,354	806,493	5,716	7,286,100
Royal Highlanders	2,852,074	25,900	854	968,000
Royal Knights of King David†	191,441	*23,374	4,865	1,621,950
Royal League	4,265,657	107,483	858	880,500
Royal Neighbors†	29,377,927	509,895	59,910	39,050,400
Royal Templars of Temp'ce	990,406	10,621	139	189,000
Russian Natl. Mut. Aid Soc	39,031	1,500	1,095	745,700
Russian Orthodox C. M. A. Soc	545,113	750	393	304,000
Scandinavian-Amer. Frat	583,170	.....	**	**
Security Benefit Association	†6,280,251	*919,604	19,053	17,062,750
Shield of Honor	281,560	12,500	27	21,500
Slovene National Benefit Soc	2,682,824	60,175	3,479	2,665,150
Slovene Prog. Ben. Society	394,985	23,469	769	526,200
Societe des Artisans	9,581,449	85,164	3,511	2,729,415
Societe l'Assomption	228,311	5,649	1,698	859,050
Sons of Hermann in Texas	3,495,326	37,225	543	617,000
Sons of Norway	1,027,218	4,500	1,583	1,540,000
South Slavonic Cath. Union	952,284	71,804	1,839	1,324,500
State Mutual Aid Ass'n	7,802	.....	5,808	2,759,400
Supreme Tribe of Ben-Hur	6,267,765	218,817	6,068	8,024,244
Teachers' Protective Union	283,033	41,210	10,381	**
Thobodaux Benevolent Ass'n	.....	.....	5,075	5,075,000
Travelers' Protective Ass'n	1,014,025	293,231	20,633	103,165,000
U. A. M., Jr. Order (B. Deg.)	3,125,435	77,021	4,539	5,793,000
U. A. M., Jr. Order (F.B.D.)	2,886,995	98,758	53,469	25,399,000
United Artisans Life Ass'n†	2,072,678	252,576	4,864	3,726,800
United Commercial Travelers	2,230,711	306,637	11,070	55,350,000
United Brothers of Friendship	.....	.....	1,400	420,000
United Order of Golden Cross	210,203	47,961	1,270	1,111,500
United Society Srbobran Sloga	214,387	27,394	814	791,200
U. S. Letter Carriers' M.B.A	1,632,582	37,204	523	818,500
United Workmen, A. O. (Ark.)	827,676	26,928	3,200	3,371,500
United Workmen, A. O. (Br.C.)	121,037	.....	26	20,500
United Workmen, A.O.(C.N.W.)	864,638	.....	467	580,000
United Workmen, A. O.(Conn.)	1,215,587	32,526	1,621	1,820,721
United Workmen, A. O. (Del.)	665,025	.....	208	226,000
United Workmen, A. O. (Iowa)	3,164,254	35,833	1,763	2,993,000
United Workmen, A. O. (Kas.)	2,713,441	152,076	1,691	2,088,000
United Workmen, A. O. (Me.)	367,252	7,780	.....	.....
United Workmen, A. O. (Mass.)	1,462,357	32,371	1,235	1,397,948
United Workmen, A.O. (Minn.)	3,047,472	*2,800,075	802	1,119,250
United Workmen, A. O. (Neb.)	1,211,825	29,500	184	210,500
United Workmen, A. O. (N. D.)	5,187,193	*4,529,169	2,984	4,994,500
United Workmen, A. O. (Ore.)	456,140	15,072	176	262,000
United Workmen, A. O. (S. D.)	1,299,780	13,696	208	214,000
United Workmen, A. O. (Tex.)	225,620	4,845	153	182,500
United Workmen, A.O. (Wash.)	1,196,245	.....	693	**
United Workmen, A.O. (W.Va.)	1,139,312	*950,867	267	403,500
Western Boh. Cath. Union	236,027	5,923	69	59,000
Western Boh. Frat. Ass'n†	2,422,678	4,887	1,469	1,125,750
Western Catholic Union	1,339,569	27,076	398	333,750
West. Samaritans Life Ass'n	21,564	1,700	656	478,000
Western Slavonic Ass'n	76,137	3,475	380	257,750
Woman's Benefit Ass'n	22,156,382	385,723	26,225	23,339,350
Women's Cath. Or. of For	9,541,125	147,834	3,185	2,240,762

*Includes reserves—See society's exhibit. †All departments. **No data available.

TABLE No. 2—Continued
Assets and Liabilities, January 1, 1927
Certificates and Insurance Written and Increased in 1926

Name of Society	Total Assets, Jan. 1, 1927	Total Liabilities, Jan. 1, 1927	Certificates written, etc. in 1926	Insurance Written and Increased in 1926
Woodmen Circle	$18,992,212	$ 542,152	13,422	$13,822,318
Woodmen of theW.(Sov.Camp)	80,927,736	1,638,122	57,781	68,254,270
Woodmen of the World (Col.)	10,254,215	428,348	10,949	16,230,700
Woodmen of World (Canada)	1,640,313	*1,350,565	**	**
Woodmen of Union†	569,361	4,326	20,274	8,163,155
Workmen's Circle	4,149,860	96,079	8,690	2,097,300
Workmen's S. & D. Ben. Fund	2,728,653	72,525	4,013	1,003,250
Zivena Beneficial Society	425,022	47,175	473	406,750
Total	$772,024,403	‡$145,988,033	1,104,045	$1,209,547,036

*Includes reserves—See society's exhibit. †All departments. **No data available.
‡Includes $118,337,650 reserves.

DEATHS WITHIN STATED PERIODS

Probable Percentage Death Rate of number living at any age according to the American Experience Table of Mortality.

Age	1 Year	10 Years	15 Years	20 Years	25 Years	30 Years	Age
20	0.78	7.77	11.67	15.69	19.93	24.65	20
21	0.79	7.83	11.78	15.86	20.20	25.10	21
22	0.79	7.89	11.89	16.04	20.50	25.61	22
23	0.80	7.95	12.01	16.24	20.83	26.17	23
24	0.80	8.02	12.13	16.45	21.19	26.79	24
25	0.81	8.10	12.27	16.67	21.60	27.48	25
26	0.81	8.18	12.43	16.95	22.05	28.25	26
27	0.82	8.27	12.59	17.24	22.55	29.10	27
28	0.83	8.37	12.77	17.55	23.11	30.04	28
29	0.83	8.47	12.97	17.91	23.74	31.08	29
30	0.84	8.59	13.19	18.30	24.43	32.21	30
31	0.85	8.71	13.43	18.74	25.21	33.46	31
32	0.86	8.85	13.69	19.24	26.07	34.83	32
33	0.87	9.00	13.99	19.79	27.02	36.32	33
34	0.88	9.17	14.32	20.41	28.06	37.94	34
35	0.89	9.35	14.69	21.09	29.22	39.70	35
36	0.91	9.55	15.10	21.86	30.48	41.59	36
37	0.92	9.78	15.57	22.71	31.87	43.63	37
38	0.94	10.03	16.10	23.66	33.39	45.82	38
39	0.96	10.31	16.68	24.70	35.04	48.15	39
40	0.98	10.63	17.34	25.85	36.83	50.62	40
41	1.00	10.99	18.07	27.11	38.76	53.22	41
42	1.03	11.40	18.89	28.50	40.85	55.95	42
43	1.05	11.86	19.80	30.02	43.08	58.77	43
44	1.08	12.37	20.80	31.68	45.47	61.68	44
45	1.12	12.96	21.92	33.48	48.00	64.63	45
46	1.16	13.61	23.14	35.43	50.67	67.60	46
47	1.20	14.34	24.49	37.53	53.47	70.58	47
48	1.25	15.15	25.96	39.78	56.38	73.53	48
49	1.31	16.04	27.58	42.19	59.37	76.43	49
50	1.38	17.03	29.32	44.75	62.41	79.26	50
51	1.45	18.12	31.20	47.45	65.48	82.01	51
52	1.54	19.31	33.24	50.28	68.56	84.64	52
53	1.63	20.61	35.43	53.23	71.61	87.12	53
54	1.74	22.03	37.77	56.26	74.63	89.42	54
55	1.86	23.58	40.26	59.36	77.58	91.50	55
56	1.99	25.26	42.90	62.49	80.46	93.38	56
57	2.13	27.07	45.69	65.66	83.22	95.04	57
58	2.29	29.04	48.60	68.81	85.86	96.47	58
59	2.47	31.15	51.61	71.93	88.29	97.64	59
60	2.67	33.41	54.70	75.02	90.53	98.54	60

TABLE No. 3
Insurance in Force—Benefits Paid in 1926

Name of Society	Insurance in Force Jan. 1, 1927	Benefits Paid in 1926
Modern Woodmen of America	$1,725,817,500	$23,600,718
Travelers Protective Association	615,010,000	1,023,446
*Woodmen of the World (Sovereign Camp)	612,833,154	7,762,926
United Commercial Travelers of America	558,800,000	1,184,005
*Royal Neighbors of America	477,303,595	3,645,369
Brotherhood of Railroad Trainmen	350,528,650	6,201,283
Knights of Columbus	259,211,374	1,761,023
Security Benefit Association	230,801,548	3,153,816
The Maccabees	225,746,256	4,734,237
Woodmen of the World (Denver, Col.)	222,308,300	3,161,668
Locomotive Engineers Mut. L. and A. Ins. Ass'n.	186,238,500	3,294,368
Woman's Benefit Association	184,863,828	2,383,493
*American Insurance Union	178,913,187	1,759,966
Royal Arcanum	166,253,540	4,538,339
*Brotherhood of American Yeomen	162,568,817	2,284,537
Brotherhood of Locomotive Firemen and Engineers	158,642,500	1,321,650
Independent Order of Foresters	149,714,086	3,585,140
United American Mechanics, Jr. Order (F. B. Dept.)	140,837,000	1,257,866
Woodmen Circle	129,805,174	1,329,600
Knights of Pythias (Insurance Dept.)	120,712,424	2,426,526
Catholic Order of Foresters	119,491,331	1,795,169
Protected Home Circle	**115,651,180	**1,621,733
Polish National Alliance of America	104,869,850	1,068,379
Order of Railway Conductors	99,247,500	1,746,224
Neighbors of Woodcraft	85,144,900	892,765
Ladies Catholic Benevolent Association	80,296,048	1,678,151
Fraternal Aid Union	77,341,488	1,895,424
Railway Mail Association	75,168,000	119,785
*Mystic Workers	74,574,432	1,271,794
Greek Catholic Union	68,888,250	688,390
Supreme Tribe of Ben-Hur	67,263,147	883,059
Degree of Honor Protective Association	61,866,748	708,605
Independent Order Brith Abraham	61,330,000	1,175,200
Polish Roman Catholic Union	59,449,550	617,336
Women's Catholic Order of Foresters	58,299,851	1,248,508
Massachusetts Catholic Order of Foresters	56,995,000	738,389
Aid Association for Lutherans	55,676,802	324,005
German Beneficial Union	53,543,350	1,233,845
Modern Brotherhood of America	51,288,162	974,011
Canadian Order of Foresters	51,192,750	944,615
Croatian Fraternal Union	48,149,300	1,313,705
Modern Order of Praetorians	47,094,496	425,425
First Catholic Slovak Ladies Union	46,752,500	515,387
Societe des Artisans	44,005,068	693,819
Buffalo Life Association	43,776,500	655,700
New Era Life Association	41,850,500	444,758
National Union Assurance Society	41,696,948	1,379,223
Electrical Workers Benefit Association	38,055,700	251,160
*Ancient Order of Gleaners	37,292,148	550,813
United Workmen, Ancient Order of (Kansas)	35,169,369	664,432
United Workmen, Ancient Order of (N. Dakota)	35,090,449	286,765
Artisans Order of Mutual Protection	34,144,250	363,877
National Slovak Society	32,827,000	418,425
First Catholic Slovak Ladies Union	32,001,800	302,234
Daughters of America	30,881,250	227,695
Equitable Fraternal Union	30,342,468	432,457
Slovene National Benefit Society	29,814,450	1,021,400
Alliance Nationale	28,379,821	626,327
American Woodmen	27,947,900	265,225
Ladies Auxiliary to Bro. of Rd. Trainmen	27,943,500	270,950
United American Mechanics, Jr. Order (Ben. Degree)	26,608,747	160,154
New England Order of Protection	26,530,074	789,062
Liberty Life Assurance Society	26,256,000	349,774
Royal Highlanders	25,560,650	371,302
Catholic Knights of Wisconsin	25,292,000	495,100
Royal League	25,032,250	649,063
L'Union St. Jean-Baptiste d'Amerique	24,968,140	269,187
Beavers National Mutual Benefit	24,623,890	187,679
Chicago Fraternal Life Association	23,582,504	646,284
Mosaic Templars of America	21,809,230	378,592

*All departments. **As of Jan. 1, 1926. See exhibit.

TABLE No. 3—Continued
Insurance in Force—Benefits Paid in 1926

Name of Society	Insurance in Force Jan. 1, 1927	Benefits Paid in 1926
Workmen's Circle	$21,166,800	$482,579
*Western Bohemian Fraternal Association	20,955,593	178,377
Sons of Hermann in Texas	20,113,000	359,382
Odd Fellows Relief Association of Canada	19,833,491	365,607
Homesteaders Life Association	19,820,140	256,271
United Workmen, Ancient Order of (Minnesota)	19,667,429	487,747
*Woodmen of Union	19,520,760	203,253
Pa. Slovak Roman and Greek Catholic Union	19,305,250	213,700
United Workmen, Ancient Order of (Iowa)	19,070,682	253,115
North American Union	18,648,050	368,683
Knights of St. George (G. R. C.)	17,211,468	270,196
Polish Women's Alliance	16,985,800	131,127
United Workmen, Ancient Order of (Mass.)	16,978,218	659,667
L'Union St. Joseph du Canada	16,850,070	241,640
*United Artisans Life Association	16,531,297	296,291
Grand Carniolian Slovenian Catholic Union	16,516,000	251,999
Fraternal Reserve Association	15,976,592	130,607
Lutheran Mutual Aid Society	15,735,895	91,363
Polish Union of the U. S. A.	15,104,750	163,862
United Workmen, Ancient Order of (Arkansas)	14,906,000	138,521
Golden Seal Assurance Society	14,632,387	168,596
Workmen's Sick and Death Benefit Fund	14,622,750	726,342
Czecho-Slovak Protective Society	14,486,500	346,928
Penn. Slovak Rom. and Greek Cath. Ladies Union	14,398,000	144,140
Fraternal Brotherhood	14,226,567	417,451
Thibodaux Benevolent Association	14,156,000	139,300
Loyal American Life Association	14,135,983	234,290
Lutheran Brotherhood	14,112,250	43,370
Catholic Knights of Wisconson	14,105,985	445,022
Danish Brotherhood in America	13,475,750	128,256
Catholic Aid Association	12,786,500	162,500
Fraternal Home Insurance Society	12,131,537	306,534
*Canadian Order of Chosen Friends	12,118,993	356,034
Order of Scottish Clans	11,741,851	138,788
Degree of Honor of Nebraska	11,580,000	215,034
Roman and Greek Catholic G. S. U. S.	10,762,500	58,713
Western Catholic Union	10,270,924	127,558
*Alianza Hispano-Americana	10,260,600	83,556
U. S. Letter Carriers Mutual Benefit Association	9,725,500	147,162
Catholic Knights of Ohio	9,549,000	237,051
Association Canado-Americaine	9,547,496	150,748
Grand Fraternity	9,448,917	170,756
United Order of the Golden Cross	9,393,764	335,648
South Slavonic Catholic Union	9,383,750	230,928
Mut. Benef. Ass'n. of Pa. Rd. Employees	8,878,000	57,000
United Workmen, Ancient Order of (Nebraska)	8,712,000	151,000
Independent Order of Svithiod	8,666,700	86,750
*Independent Order of St. Luke	8,661,180	111,877
Hungarian Aid Association	8,502,100	217,779
Sons of Norway	8,357,750	39,666
Scandinavian American Fraternity	8,032,150	57,675
Degree of Honor of Kansas	7,787,000	139,110
United Workmen, Ancient Order of (South Dak.)	7,770,473	283,536
Lithuanian Alliance of America	7,669,900	136,565
United Workmen, Ancient Order of (Washington)	7,404,574	143,318
Hungarian Reformed Federation	7,338,283	97,340
Catholic Benevolent Legion	6,924,250	181,920
United Society Srbobran Sloga	6,844,800	135,987
United Workmen, Ancient Order of (Conn.)	6,616,994	255,974
Zivena Beneficial Society	6,527,000	79,643
Pike County Mutual Life Association	6,383,250	89,000
Catholic Mutual Benefit Association of Canada	5,995,404	149,899
Polish National Union of America	5,921,700	49,676
Progressive Order of the West	5,903,500	96,373
State Mutual Aid Association	5,660,800	17,700
Modern Samaritans	5,516,615	98,407
Polish National Alliance of Brooklyn	5,390,800	45,313
Russian Orthodox Catholic Mutual Aid Society	5,338,500	64,854
Catholic Ladies of Columbia	5,284,425	72,990
Fireman's Mutual Aid and Benefit Association	5,280,000	58,000

*All departments.

TABLE No. 3—Continued
Insurance in Force—Benefits Paid in 1926

Name of Society	Insurance in Force Jan. 1, 1927	Benefits Paid in 1926
Order Brith Abraham (U. S. Grand Lodge)	$5,123,150	$264,725
National Fraternal Society of the Deaf	5,097,462	38,528
Polish Association of America	4,877,355	61,802
Independent Order Free Sons of Israel	4,873,767	212,358
Italo-American National Union	4,861,900	54,600
United Workmen, Ancient Order of (West Va.)	4,794,152	76,176
North Star Benefit Association	4,755,862	81,091
Catholic Workman	4,649,270	32,371
*Royal Knights of King David	4,462,400	59,767
Fraternal Order of Eagles	4,326,616	40,871
Roman Catholic Mutual Protective Society	4,292,719	75,803
American Workmen	4,290,580	74,179
Slovenic Progressive Benefit Society	4,271,550	133,949
Bohemian Catholic First Central Union	4,044,500	72,142
Bohemian Slavonian Union	3,907,500	78,185
Order of Mutual Protection	3,802,555	81,159
Concordia Mutual Benefit League	3,874,601	37,271
Portugese Fraternity of U. S. A	3,775,200	94,322
Polish Alma Mater	3,713,920	28,439
Order Knights of Joseph	3,426,500	87,000
Farmers Life Insurance Association	3,250,800	24,122
Independent Order of Vikings	3,228,900	29,441
Independent Workmen's Circle of America	3,227,650	43,103
Loyal Association	3,178,032	104,707
Bohemian Roman Catholic Union	3,095,067	26,319
Royal Templars of Temperance	3,070,750	92,009
United Workmen, Ancient Order of (C. N. W.)	2,908,046	79,246
Order of the Amaranth	2,582,000	43,573
Modern Romans	2,576,250	40,992
United Workmen, Ancient Order of (Delaware)	2,567,427	93,702
United Workmen, Ancient Order of (Texas)	2,458,940	45,955
Jewish National Workers' Alliance	2,454,350	27,336
German Baptists Life Association	2,441,050	34,383
L'Union St. Joseph de St. Hyacinthe	2,396,000	55,918
Catholic Family Protective Association	2,361,304	55,371
Societe l'Assomption	2,207,600	28,476
Shield of Honor	2,167,750	86,250
Home Benefit Association	2,116,510	85,376
United Workmen, Ancient Order of (Oregon)	2,083,261	86,127
Bohemian American Foresters	1,947,000	30,250
Western Bohemian Catholic Union	1,645,832	28,330
United Workmen, Ancient Order of (Maine)	1,571,476	73,657
Bohemian American Union	1,547,750	11,850
Order Sons of St. George of Ill	1,541,500	31,000
Canadian Order of Odd Fellows	1,443,414	82,785
Brotherhood of America	1,424,250	49,885
Order Sons of Zion	1,388,150	12,996
Western Slavonic Association	1,262,500	33,480
Western Samaritans Life Association	1,150,000	9,800
Knights of Pythias of N. A., S. A., etc	917,800	10,575
Bavarian National Association	916,900	29,653
National Ideal Benefit Society	876,941	8,263
American Benefit Society	795,750	28,000
Columbian Fraternal Association	732,160	44,372
Christian Burden Bearers Association	708,350	10,520
Russian National Mutual Aid Society	706,000	4,611
Grand United Order of Moses	684,876	7,849
Catholic Fraternal League	625,275	17,675
United Workmen, Ancient Order of (Br. Col.)	584,176	22,184
Daughters of Norway	545,500	4,000
Catholic Benevolent League	485,000	8,617
Federal Reserve Association	455,000	7,346
German Order of Harugari	312,500	20,600
National Benevolent Society	272,950	18,487
American Benefit Association of N. Y	177,500	5,750
Grand Guild of America	165,000	9,917
Total	†$10,407,938,011	$134,633,381

*All departments. †Includes $107,913,149 Juvenile Insurance.

TABLE No. 4
Membership and Lodges in Good Standing, January 1, 1927

Name of Society	Adult Benefit Members	Juvenile Members	Social Members	Total Membership	No. of Lodges
Modern Woodmen of America	1,138,279	.....	14,595	1,152,874	13,931
Royal Neighbors of America	482,429	64,832	75,923	623,184	7,803
Woodmen of the World (Sov. Camp)	481,403	15,616	.....	497,019	8,775
Un. Am. Mech. Jr. Or. (F. B. Dept.)	298,990	.....	.....	298,990	2,391
L. Eng. Mut. L. and A. I. Ass'n	248,318	.....	.....	248,318	913
Woman's Benefit Association	235,865	25,996	10,091	271,952	2,665
Knights of Columbus	235,704	.....	469,017	704,721	2,480
Maccabees, The	213,828	2,029	.....	215,857	4,403
Security Benefit Association	203,853	16,942	.....	220,795	1,786
Brotherhood of Railroad Trainmen	170,401	.....	11,915	182,316	979
Polish National Alliance	168,955	65,795	1,961	236,711	1,731
Independent Order of Foresters	155,712	.....	.....	155,712	3,057
American Insurance Union	146,699	21,331	.....	168,030	938
Brotherhood of American Yeomen	145,205	8,073	308	153,586	1,828
Woodmen of the World (Denver, Col.)	137,077	.....	480	137,557	704
*Protected Home Circle	*130,675	.....	769	131,444	537
Woodmen Circle	130,417	9,986	479	140,882	3,646
Daughters of America	123,525	.....	.....	123,525	1,211
Catholic Order of Foresters	123,348	.....	4,599	127,947	1,648
Travelers Protective Association	123,002	.....	.....	123,002	340
Independent Order Brith Abraham	122,660	.....	.....	122,660	528
United Commercial Travelers	111,760	.....	315	112,075	592
Royal Arcanum	106,588	.....	69	106,651	1,156
Ladies' Catholic Benevolent Ass'n	105,681	.....	4,547	110,228	1,214
Bro. of Locomotive Firemen and Eng.	102,265	.....	4,312	106,577	927
Polish Roman Catholic Union	93,104	32,135	500	125,739	960
Knights of Pythias, Ins. Dept	89,376	.....	.....	89,376	3,850
Workmen's Circle	81,208	.....	.....	81,208	687
Fraternal Aid Union	74,398	4,808	.....	79,206	1,728
German Beneficial Union	72,191	.....	.....	72,191	469
Neighbors of Woodcraft	71,155	4,351	2,417	77,923	587
Greek Catholic Union of R. B	69,110	64,213	.....	133,323	1,017
Mosaic Templars of America	68,763	.....	.....	68,763	2,617
Women's Catholic Order of Foresters	66,350	.....	.....	66,350	1,177
Degree of Honor Protective Ass'n	62,971	3,172	17,711	83,854	931
Supreme Tribe of Ben-Hur	62,090	1,424	300	63,814	982
Mystic Workers	61,276	15,445	100	76,821	845
American Woodmen	59,211	.....	.....	59,211	578
Electrical Workers Ben. Ass'n	59,151	.....	.....	59,151	721
Workmen's S. and D. Benefit Fund	58,491	.....	.....	58,491	348
Societe des Artisans	58,480	11,686	.....	70,166	634
Ind. Order of St. Luke	57,285	20,486	.....	77,771	1,206
Mass. Catholic Order of Foresters	56,995	.....	.....	56,995	256
Ladies Aux. to Bro. of R. R. Trainmen	55,887	.....	2,782	58,669	817
First Catholic Slovak Union	55,191	35,650	.....	90,841	629
Canadian Order of Foresters	54,437	.....	.....	54,437	1,097
Order of Railway Conductors	54,058	.....	3,238	57,296	677
Croatian Fraternal Union	53,945	23,004	.....	76,949	542
Aid Association for Lutherans	51,773	1,507	.....	53,280	1,492
L'Union St. Jean-Baptiste	50,739	.....	930	51,669	348
Modern Brotherhood of America	44,872	1,575	200	46,647	1,172
Ancient Order of Gleaners	42,382	795	1,236	44,413	1,200
National Slovak Society	42,176	19,487	.....	61,663	559
Woodmen of Union	41,777	4,930	.....	46,707	2,227
Slovene National Benefit Society	38,540	18,860	.....	57,400	563
Modern Order of Praetorians	37,510	.....	.....	37,510	366
New Era Life Ass'n	34,698	518	.....	35,216	256
First Catholic Slovak Ladies' Union	34,421	28,546	.....	62,967	438
Alliance Nationale	33,849	1,797	.....	35,646	633
Polish Women's Alliance	33,436	.....	.....	33,436	467
Artisans Order of Mutual Protection	31,565	.....	.....	31,565	81
National Union Assurance Society	27,827	.....	283	28,110	246
Equitable Fraternal Union	27,097	748	.....	27,845	450
United Workmen, A. O. of (Kansas)	25,709	3,866	.....	29,575	331
Chicago Fraternal Life Ass'n	25,584	1,345	.....	26,929	545
Liberty Life Assurance Society	25,352	.....	.....	25,352	220
Knights of St. George, G. R. C	25,199	.....	17,714	42,913	347
Royal Knights of King David	24,841	2,200	.....	27,041	1,096
New England Order of Protection	24,791	445	973	26,219	278

*As of Jan. 1, 1926. Later data not available.

TABLE No. 4—Continued
Membership and Lodges in Good Standing, January 1, 1927

Name of Society	Adult Benefit Members	Juvenile Members	Social Members	Total Membership	No. of Lodges
Teachers Protective Union	23,347	.....	.....	23,347	34
Western Bohemian Fraternal Ass'n	22,940	1,314	.....	24,254	298
Pa. Slovak R. and G. Cath. Union	22,940	.....	.....	22,940	277
Sons of Hermann in Texas	22,324	.....	.....	22,324	402
Order of Scottish Clans	22,223	.....	3,000	25,223	199
Un. Am. Mech., Jr. Or. (Ben. Deg.)	21,809	.....	.....	21,809	2,167
Czecho-Slovak Prot. Society	21,774	1,377	.....	23,151	226
Polish Union of the U. S.	21,513	17,394	.....	38,907	243
United Workmen, A. O. of (N. D.)	21,242	1,769	.....	23,011	239
L'Union St. Joseph du Canada	20,611	844	.....	21,455	600
Beavers' National Mutual Benefit	20,501	14,032	.....	34,533	381
Catholic Knights of Wisconsin	19,784	.....	.....	19,784	284
Royal League	19,715	.....	.....	19,886	166
Buffalo Life Association	19,715	.....	171	19,715	.....
Danish Brotherhood in America	19,414	.....	1,151	20,565	281
Fraternal Home Insurance Society	19,406	.....	.....	19,406	243
Royal Highlanders	19,216	.....	.....	19,216	341
Grand Carniolian Slov. Cath. Union	19,006	11,585	.....	30,591	173
Railway Mail Association	18,792	.....	.....	18,792	133
Lithuanian Alliance of America	17,951	900	.....	18,851	334
Odd Fellows Relief Ass'n	17,890	.....	.....	17,890	.....
American Workmen	17,578	.....	.....	17,578	322
North American Union	16,689	.....	.....	16,689	176
Homesteaders Life Association	16,444	1,313	.....	17,757	354
Independent Order of Svithiod	15,846	.....	257	16,103	66
Pa. Slovak R. and G. Cath. L. Un	15,697	.....	.....	15,697	181
United Artisans Life Ass'n	15,361	896	.....	16,257	240
Catholic Knights of Wisconsin	15,109	.....	343	15,452	434
Catholic Aid Association	14,852	.....	.....	14,852	256
United Workmen, A. O. of (Minn.)	14,722	.....	.....	14,722	232
Mut. Ben. Ass'n of Pa. R. R. Emp	14,572	.....	.....	14,572	71
Fraternal Brotherhood	14,427	602	646	15,675	170
Canadian Order of Chosen Friends	14,412	456	4,219	19,087	415
Fraternal Reserve Association	14,230	1,271	51	15,552	177
Thibodaux Benevolent Ass'n	14,156	.....	.....	14,156	.....
Natl. Ideal Benefit Society	13,896	.....	.....	13,896	278
United Workmen, A. O. of (Ark.)	13,878	2,160	.....	16,038	97
Association Canado-Americaine	13,843	485	165	14,493	248
Loyal American Life Ass'n	13,837	.....	22	13,859	425
United Workmen, A. O. of (Iowa)	13,373	975	.....	14,348	166
R. and G. Cath. G. S. O. S	13,231	.....	.....	13,231	292
United Workmen, A. O. of (Mass.)	12,545	561	382	13,488	151
Western Catholic Union	12,273	630	957	13,860	199
South Slavonic Catholic Union	11,633	5,845	.....	17,478	150
Progressive Order of the West	11,633	.....	.....	11,633	92
Grand Fraternity	11,219	.....	.....	11,219	111
United Brothers of Friendship	11,000	.....	.....	11,000	140
Golden Seal Assurance Society	10,999	.....	.....	10,999	94
Polish National Alliance of Brooklyn	10,767	.....	.....	10,767	115
United Order of the Golden Cross	10,662	.....	.....	10,662	261
Lutheran Mutual Aid Society	10,631	1,025	.....	11,656	504
Order Brith Abraham (U. S. G. L.)	10,460	.....	480	10,940	178
Scandinavian American Fraternity	10,398	.....	129	10,527	98
Sons of Norway	10,210	.....	11,537	21,747	261
Catholic Ladies of Columbia	10,154	.....	.....	10,154	163
Independent Order of Vikings	10,108	.....	69	10,177	63
Polish Association of America	9,259	.....	.....	9,259	162
Degree of Honor of Neb	8,690	.....	1,516	10,206	224
Alianza Hispano-Americana	8,675	737	.....	9,412	170
Hungarian Aid Association	8,605	2,137	.....	10,742	216
Catholic Knights of Ohio	8,452	1,239	561	10,252	132
Lutheran Brotherhood	8,313	2,118	.....	10,431	372
Polish National Union of America	8,206	5,097	.....	13,303	138
United Society Srbobran Sloga	8,096	.....	.....	8,096	133
Hungarian Reformed Federation	7,442	4,213	1,788	13,443	155
Russian Orthodox Cath. Mut. Aid Soc.	7,315	.....	.....	7,315	183
Zivena Beneficial Society	7,277	.....	.....	7,277	165
Degree of Honor of Kansas	6,819	296	275	7,390	156
Catholic Benevolent Legion	7,098	.....	.....	7,098	193

TABLE No. 4—Continued
Membership and Lodges in Good Standing, January 1, 1927

Name of Society	Adult Benefit Members	Juvenile Members	Social Members	Total Membership	No. of Lodges
State Mutual Aid Ass'n	7,046	.....	.....	7,046	.....
Polish Alma Mater	7,035	.....	182	7,217	133
Grand United Order of Moses	7,017	.....	.....	7,017	198
Order Knights of Joseph	6,853	.....	.....	6,853	55
Slovenic Prog. Benefit Society	6,732	.....	.....	6,732	176
C. M. B. A. of Canada	6,434	.....	930	7,364	272
Jewish National Workers Alliance	6,320	.....	450	6,770	129
Portugese Fraternity	6,292	.....	.....	6,292	53
National Frat. Society of the Deaf	6,197	.....	.....	6,197	99
Concordia Mut. Ben. League	6,027	.....	.....	6,027	125
Independent Workmen's Circle	5,933	.....	.....	5,933	74
Columbian Fraternal Ass'n	5,815	.....	.....	5,815	135
United Workmen, A. O. of (Wash.)	5,877	.....	.....	5,877	60
Ind. Order Free Sons of Israel	5,803	.....	2,665	8,468	73
Societe l'Assomption	5,757	.....	2,218	7,975	160
United Workmen, A. O. of (Neb.)	5,702	.....	.....	5,702	235
U. S. Letter Carriers' Mut. Ben Ass'n	5,499	.....	.....	5,499	390
Daughters of Norway	5,455	.....	.....	5,455	.....
National Benevolent Society	5,411	.....	.....	5,411	120
North Star Benefit Association	5,375	1,193	.....	6,568	88
Order of Mutual Protection	5,342	.....	132	5,474	45
Bohemian Slavonian Union	5,337	842	.....	6,179	52
United Workmen, A. O. of (Conn.)	5,092	.....	56	5,148	101
Modern Samaritans	5,015	.....	.....	5,015	66
Bohemian Cath. First Central Union	4,959	.....	.....	4,959	121
United Workmen, A. O. of (S. D.)	4,910	.....	.....	4,910	123
Catholic Workman	4,536	834	.....	5,170	130
Pike County Mut. Life Ass'n	4,261	.....	.....	4,261	22
Order Sons of Zion	3,851	.....	58	3,909	68
Roman Catholic Mut. Prot. Society	3,775	.....	.....	3,775	115
Fraternal Order of Eagles	3,682	.....	556,639	560,321	1,141
Italo-American National Union	3,348	.....	.....	3,348	35
Bohemian R. C. Union of Texas	3,294	.....	.....	3,294	81
Farmers Life Insurance Ass'n	3,205	.....	.....	3,205	97
United Workmen, A. O. of (West Va.)	3,141	.....	.....	3,141	35
Brotherhood of America	3,001	.....	6,000	9,001	135
Order of Amaranth	2,979	.....	.....	2,979	8
Catholic Family Protective Ass'n	2,903	.....	.....	2,903	89
German Baptists Life Ass'n	2,771	.....	.....	2,771	87
Royal Templars of Temperance	2,770	36	5,000	7,806	200
Shield of Honor	2,755	.....	300	3,055	47
Loyal Association	2,715	.....	.....	2,715	74
Bohemian American Foresters	2,661	.....	.....	2,661	31
Fireman's Mut. Aid and Benefit	2,640	.....	.....	2,640	16
Bohemian American Foresters	2,661	.....	.....	2,661	31
Knights of Pythias of N. A., S. A., etc.	2,636	.....	.....	2,636	70
Home Benefit Association	2,427	.....	.....	2,427	17
L'Union St. Joseph de St. Hyacinthe	2,396	.....	.....	2,396	70
Western Bohemian Catholic Union	2,318	.....	.....	2,318	79
Bavarian National Association	2,248	.....	924	3,172	64
Order Sons of St. George	2,179	.....	637	2,816	24
Modern Romans	2,146	.....	.....	2,146	72
Bohemian American Union	2,140	515	.....	2,655	28
Canadian Order of Odd Fellows	2,043	.....	.....	2,043	80
Western Slavonic Association	1,808	732	.....	2,540	30
Western Samaritans Life Ass'n	1,641	671	.....	2,312	10
United Workmen, A. O. of (Texas)	1,562	.....	.....	1,562	82
United Workmen, A. O. of (Oregon)	1,409	.....	.....	1,409	23
United Workmen, A. O. of (Maine)	1,163	.....	.....	1,163	48
Catholic Fraternal League	1,156	.....	.....	1,156	32
American Benefit Society	1,050	.....	.....	1,050	35
Russian Natl. Mut. Aid Society	1,030	.....	.....	1,030	22
German Order of Harugari	904	.....	31	935	41
Christian Burden Bearers Ass'n	833	.....	.....	833	62
Catholic Benevolent League	730	.....	.....	730	16
Sons of Herman	580	.....	.....	580	11
Federal Reserve Association	396	.....	.....	396	10
Grand Guild of America	330	.....	.....	330	4
Total	8,850,614	619,687	1,251,705	10,722,006	125,876

TABLE No. 5
Juvenile Membership and Juvenile Insurance in Force, January 1, 1927

Name of Society	Juvenile Members, Jan. 1, 1927	Net Increase in Juvenile Membership in 1926	Juvenile Insurance in Force Jan. 1, 1927
Aid Association for Lutherans	1,507	1,507	$ 963,850
Alianza Hispano-Americana	737	737	271,900
Alliance Nationale	1,797	–25	*
American Insurance Union	21,331	687	6,197,310
Ancient Order of Gleaners	795	795	*
Association Canado-Americaine	485	122	*
Beavers National Mutual Benefit	14,032	4,008	4,834,190
Bohemian American Union	515	–5	68,192
Bohemian Slavonian Union	842	65	104,773
Brotherhood of American Yeomen	8,073	–276	1,302,930
Canadian Order of Chosen Friends	456	112	128,871
Catholic Knights of Ohio	1,239	22	300,289
Catholic Workman	834	209	330,404
Chicago Fraternal Life Association	1,345	–29	311,775
Croatian Fraternal Union	23,004	*	*
Czecho-Slovak Protective Society	1,377	43	*
Degree of Honor Protective Association	3,172	930	1,586,000
Degree of Honor of Kansas	296	–31	69,377
Equitable Fraternal Union	748	748	295,515
First Catholic Slovak Ladies' Union	28,546	6,586	11,418,400
First Catholic Slovak Union	35,650	465	*
Fraternal Aid Union	4,808	1,355	1,005,427
Fraternal Brotherhood	602	–50	221,296
Fraternal Reserve Association	1,271	1,271	298,008
Grand Carniolian Slovenian Cath. Union	11,585	975	3,654,586
Greek Catholic Union	64,213	–225	*
Homesteaders Life Association	1,313	348	251,716
Hungarian Aid Association	2,137	–66	213,700
Hungarian Reformed Federation	4,213	*	524,900
Independent Order of St. Luke	20,486	1,369	*
Lithuanian Alliance of America	900	100	*
L'Union St. Joseph du Canada	844	199	152,725
Lutheran Brotherhood	2,118	2,118	693,380
Lutheran Mutual Aid Society	1,025	1,025	512,500
Maccabees, The	2,029	2,029	778,310
Modern Brotherhood of America	1,575	377	371,910
Mystic Workers	15,445	9,069	3,281,490
National Slovak Society	19,487	312	7,794,800
Neighbors of Woodcraft	4,351	400	788,440
New England Order of Protection	445	445	135,500
New Era Life Association	518	518	115,518
North Star Benefit Association	1,193	169	313,450
Polish National Alliance of America	65,795	7,965	10,197,510
Polish National Union	5,097	*	*
Polish Roman Catholic Union	32,135	3,102	5,426,512
Polish Union of U. S. of N. A.	17,394	2,570	4,490,250
Royal Knights of King David	2,200	*	110,000
Royal Neighbors of America	64,832	8,266	16,651,345
Royal Templars of Temperance	36	3	*
Security Benefit Association	16,942	612	3,675,861
Slovene National Benefit Society	18,860	550	5,936,396
Societe des Artisans	11,686	623	1,586,869
South Slovenic Catholic Union	5,845	480	1,747,596
Supreme Tribe of Ben-Hur	1,424	502	358,156
United Artisans Life Association	896	413	*
United Workmen, A. O. of (Ark.)	2,160	42	284,000
United Workmen, A. O. of (Iowa)	975	204	289,694
United Workmen, A. O. of (Kansas)	3,866	1,447	781,747
United Workmen, A. O. of (Mass.)	561	561	*
United Workmen, A. O. of (N. D.)	1,769	1,207	428,880
Western Bohemian Fraternal Ass'n	1,314	174	208,818
Western Catholic Union	630	–16	99,440
Western Samaritans' Life Association	671	71	90,590
Western Slovonic Association	732	125	220,458
Woman's Benefit Association	25,996	579	*
Woodmen Circle	9,986	1,778	2,420,200
Woodmen of the World (Sov. Camp)	15,616	245	3,021,795
Woodmen of Union	4,930	*	502,600
Total	619,687	69,901	$107,913,149

*No data available. –Indicates decrease.

Juvenile departments are now being organized by the Loyal American Life Association, L'Union St. Jean-Baptiste, etc., and provision has been made in others for such departments for later development. Among these are the Farmers' Life Insurance Association, Ladies' Catholic Benevolent Association and the A. O. U. W. of Minnesota.

TABLE No. 6
Increase in Benefit Membership and Lodges in 1926

Name of Society	Increase Adult Benefit Membership	Decrease Adult Benefit Membership	Increase Lodges	Decrease Lodges
Aid Association for Lutherans	6,569	.....	146	.....
Alianza Hispano-Americana	.....	204	10	.....
Alliance Nationale	1,022	.....	2	.....
American Ben. Ass'n of N. Y.	.....	35	.....	.....
American Benefit Society	.....	95	.....	.....
American Insurance Union	19,455	.....	.....	35
American Woodmen	2,008	.....	53	.....
American Workmen	.....	1,156	.....	2
Ancient Order of Gleaners	.....	5,568	.....	31
Artisans Order of Mutual Protection	1,863	.....	.....	1
Association Canado-Americaine	143	.....	6	.....
Bavarian National Association	.....	293	.....	5
Beavers National Mutual Benefit	257	.....	.....	6
Bohemian American Foresters	29	.....	.....	.....
Bohemian American Union	246	.....	2	.....
Bohemian Cath. First Central Union	.....	20	1	.....
Bohemian Roman Cath. Union of Tex	67	.....	.....	.....
Bohemian Slavonian Union	.....	37	.....	10
Brotherhood of America	.....	139	2	.....
Brotherhood of American Yeomen	1,233	.....	.....	57
Brotherhood of Locomotive F. and E.	.....	230	2	.....
Brotherhood of Railroad Trainmen	2,738	.....	6	.....
Buffalo Life Association	31	.....	.....	.....
Canadian Order of Chosen Friends	162	.....	.....	10
Canadian Order of Foresters	.....	850	.....	6
Catholic Aid Ass'n of Minn	329	.....	1	.....
Catholic Benevolent League of Ind	11	.....	.....	.....
Catholic Benevolent Legion	.....	329	.....	11
Catholic Family Protective Ass'n	84	.....	2	.....
Catholic Fraternal League	.....	113	.....	2
Catholic Knights of America	.....	677	7	.....
Catholic Knights of Ohio	.....	54	.....	1
Catholic Knights of Wisconsin	384	.....	.....	.....
Catholic Ladies of Columbia	328	.....	5	.....
Catholic Mut. Ben. Ass'n of Canada	.....	25	5	.....
Catholic Order of Foresters	.....	1,115	.....	15
Catholic Workman	87	.....	.....	2
Chicago Fraternal Life Ass'n	.....	1,418	.....	39
Christian Burden Bearers' Ass'n	21	.....	1	.....
Columbian Fraternal Association	146	.....	.....	5
Concordia Mut. Ben. League	149	.....	.....	.....
Croatian Fraternal Union of America	.....	1,701	.....	9
Czecho-Slovak Protective Society	.....	438	.....	1
Danish Brotherhood of America	96	.....	2	.....
Daughters of America (Ben. Dept.)	4,713	.....	51	.....
Daughters of Norway	48	.....	.....	.....
Degree of Honor Protective Ass'n	1,110	.....	.....	129
Degree of Honor of Kansas	.....	448	.....	6
Degree of Honor of Nebraska	.....	303	.....	.....
Electrical Workers' Benefit Ass'n	4,913	.....	1	.....
Equitable Fraternal Union	679	.....	5	.....
Farmers' Life Insurance Association	.....	54	1	.....
Federal Reserve Association	.....	488	.....	.....
First Catholic Slovak Ladies' Union	1,091	.....	9	.....
First Catholic Slovak Union	513	.....	2	.....
Fraternal Aid Union	.....	2,056	.....	50
Fraternal Brotherhood	.....	875	.....	34
Fraternal Home Insurance Society	.....	140	.....	16
Fraternal Order of Eagles (Ins. Dept.)	.....	50	.....	5
Fraternal Reserve Association	.....	177	.....	9
German Baptists' Life Association	12	.....	.....	1
German Beneficial Union	3,151	.....	26	.....
German Order of Harugari	.....	58	.....	1

TABLE No. 6—Continued
Increase in Benefit Membership and Lodges in 1926

Name of Society	Increase Adult Benefit Member-ship	Decrease Adult Benefit Member-ship	Increase Lodges	Decrease Lodges
Golden Seal Assurance Society	.....	635	3	.....
Grand Carn. Slov. Catholic Union	1,552	.....	10	.....
Grand Fraternity, The	.....	4,056	.....	22
Grand Guild of America	.....	38	.....	.....
Greek Catholic Union of R. B	570	.....	291	.....
Home Benefit Association	344	.....	.....	.....
Homesteaders Life Association	769	.....	.....	23
Hungarian Aid Association	.....	88	.....	.....
Hungarian Reformed Federation	332	.....	.....	.....
Independent Order Brith Abraham	.....	9,472	.....	21
Independent Order Free Sons of Israel	.....	240	.....	5
Independent Order of Foresters	1,759	.....	332	.....
Ind. Order of St. Luke	1,010	.....	16	.....
Independent Order of Svithiod	218	.....	.....	.....
Independent Order of Vikings	.....	407	2	.....
Independent Workmen's Circle	502	.....	6	.....
Italo-American National Union	2	.....	3	.....
Jewish National Workers' Alliance	485	.....	13	.....
Knights of Columbus	.....	527	32	.....
Knights of Pythias, Ins. Dept	.....	514	.....	35
Knights of Pythias of N. A., S. A., etc.	.....	183	.....	.....
Knights of St. George	470	.....	12	.....
Ladies Auxiliary B. of R. R. Trainmen	2,294	.....	15	.....
Ladies' Catholic Benevolent Ass'n	.....	2,013	.....	6
Liberty Life Assur. Society	1,895	.....	4	.....
Lithuanian Alliance of America	838	.....	6	.....
Loco. Eng. Mut. L. & A. Ins. Ass'n	277	.....	6	.....
Loyal American Life Association	.....	702	.....	20
Loyal Association	.....	63	.....	1
L'Union St. Jean-Baptiste d'Amerique	1,465	.....	.....	.....
L'Union St. Joseph de St. Hyacinthe	.....	30	.....	.....
L'Union St. Joseph du Canada	.....	196	4	.....
Lutheran Brotherhood	2,823	.....	.....	33
Lutheran Mutual Aid Society	1,462	.....	203	.....
Maccabees, The	39,345	.....	519	.....
Mass. Cath. Order of Foresters	15	.....	.....	1
Modern Brotherhood of America	.....	1,359	.....	19
Modern Order of Praetorians	.....	697	.....	226
Modern Romans	.....	73	.....	.....
Modern Samaritans	164	.....	.....	.....
Modern Woodmen of America	6,978	.....	.....	171
Mosaic Templars of America	.....	23,973	.....	185
Mystic Workers	.....	2,371	.....	19
National Fraternal Soc. of the Deaf	382	.....	3	.....
National Slovak Society of U. S. A	.....	278	.....	7
National Union Assurance Society	.....	962	.....	5
Neighbors of Woodcraft	4,376	.....	10	.....
New England Order of Protection	.....	609	.....	23
New Era Life Association	800	.....	.....	6
North Amer. Union Life Assur. Soc	478	.....	1	.....
North Star Benefit Ass'n	134	.....	.....	5
Odd Fellows Relief Ass'n	677	.....	.....	.....
Order Brith Abraham (U. S. G. L.)	.....	1,703	.....	10
Order Knights of Joseph	.....	2,513	.....	5
Order of Mutual Protection	.....	210	.....	5
Order Railway Conductors	1,071	.....	.....	7
Order of Scottish Clans	58	.....	5	.....
Order of the Amaranth	.....	44	.....	.....
Order Sons of St. George of Illinois	.....	59	.....	.....
Order Sons of Zion	.....	434	1	.....
Pa. Slovak R. & G. Cath. Ladies Un	323	.....	.....	.....
Pa. Slovak R. and G. Cath. Un	275	.....	.....	1
Pike County Mutual Life Ass'n	.....	152	.....	.....
Polish Alma Mater	232	.....	4	.....
Polish Association of America	721	.....	.....	9
Polish National Alliance	9,026	.....	6	.....
Polish National Alliance of Brooklyn	206	.....	2	.....
Polish National Union of America	1,290	.....	10	.....
Polish Roman Catholic Union	3,958	.....	11	.....

TABLE No. 6—Continued
Increase in Benefit Membership and Lodges in 1926

Name of Society	Increase Adult Benefit Membership	Decrease Adult Benefit Membership	Increase Lodges	Decrease Lodges
Polish Union of U. S. of N. A.	28	.....	.....	2
Polish Women's Alliance of America	2,559	.....	25	.....
Progressive Order of the West	.....	241	.....	.....
*Protected Home Circle	.....	.....	.....	.....
Railway Mail Association	.....	210	.....	1
Roman Catholic Mut. Protective Soc.	.....	39	.....	.....
Royal Arcanum	.....	3,080	.....	50
Royal Highlanders	.....	594	.....	6
Royal Knights of King David (all de.)	2,659	.....	.....	.....
Royal League	.....	778	.....	8
Royal Neighbors of America	13,235	.....	79	.....
Royal Templars of Temperance	.....	94	.....	.....
Russian Natl. Mut. Aid Soc.	1,030	.....	22	.....
Russian Orthodox Cath. Mut. Aid Soc	.....	23	.....	2
Scandinavian-American Fraternity	862	.....	.....	1
Security Benefit Association	.....	8,126	.....	74
Shield of Honor	.....	151	.....	1
Slovene National Benefit Society	404	.....	26	.....
Slovenic Progressive Benefit Society	400	.....	6	.....
Societe des Artisans	.....	211	.....	.....
Societe l'Assomption	1,176	.....	.....	12
Sons of Hermann in Texas	.....	186	.....	6
Sons of Norway	679	.....	20	.....
South Slavonic Catholic Union	803	.....	15	.....
State Mutual Aid Ass'n	766	.....	.....	.....
Supreme Tribe of Ben-Hur	.....	443	.....	14
Travelers Protective Association	4,107	.....	2	.....
U. A. M. Jr. Order (Ben. Degree)	1,887	.....	40	.....
U. A. M., Jr. Order (Fun. Ben. De.)	14,068	.....	.....	88
United Artisans Life Association	869	.....	1	.....
United Commercial Travelers	.....	59	.....	1
United Order of the Golden Cross	.....	308	.....	6
U. S. Letter Carriers' Mut. Ben. Ass'n	80	.....	5	.....
United Workmen, A. O. of (Ark.)	242	.....	.....	4
United Workmen, A. O. of (Conn.)	187	.....	3	.....
United Workmen, A. O. of (Iowa)	18	.....	.....	3
United Workmen, A. O. of (Kansas)	.....	1,053	1	.....
United Workmen, A. O. of (Maine)	.....	97	.....	5
United Workmen, A. O. of (Mass.)	.....	273	.....	1
United Workmen, A. O. of (Minn.)	.....	77	.....	18
United Workmen, A. O. of (Neb.)	.....	218	.....	1
United Workmen, A. O. of (N. D.)	607	.....	6	.....
United Workmen, A. O. of (Ore.)	.....	85	.....	1
United Workmen, A. O. of (S. D.)	.....	205	.....	4
United Workmen, A. O. of (Texas)	.....	229	1	.....
United Workmen, A. O. of (Wash.)	5	.....	.....	.....
United Workmen, A. O. of (W. Va.)	.....	76	.....	.....
Western Bohemian Catholic Union	.....	37	.....	.....
Western Bohemian Fraternal Ass'n	711	.....	9	.....
Western Catholic Union	.....	114	.....	5
Western Samaritans Life Ass'n	389	.....	.....	.....
Western Slavonic Ass'n	309	.....	.....	.....
Woman's Benefit Association	103	.....	17	.....
Women's Catholic Order of Foresters	273	.....	12	.....
Woodmen Circle	118	.....	.....	28
Woodmen of the World (Sov. Camp)	.....	11,670	.....	113
Woodmen of the World (Denver, Col.)	.....	2,138	.....	27
Woodmen of Union (all depts.)	2,197	.....	576	.....
Workmen's Circle	.....	3,583	.....	18
Workmen's S. and D. Benefit Fund	1,376	.....	2	.....
Zivena Beneficial Society	235	.....	3	.....
Total	195,646	108,026	2,743	1,867
Net increase	87,620		876	

*No data available.

TABLE No. 7

Date of Organization and Age of Societies

Name of Society	Date Organized	Age, Jan. 1, 1927	
		Years	Mos.
Czecho-Slovak Protective Society	Mar. 4, 1854	72	10
Order Brith Abraham (U. S. Grand Lodge)	June 12, 1859	67	7
L'Union St. Joseph du Canada	Mar. 22, 1863	63	9
Independent Order of St. Luke	1867	60	..
Locomotive Eng'rs Mutual Life and Acci. Ins. Ass'n.	Dec. 3, 1867	59	1
Order of Railway Conductors	1868	59	..
Catholic Family Protective Association of Wis.	Aug. 28, 1868	58	4
United Workmen, Ancient Order of	Oct. 27, 1868	58	2
German Order of Harugari of Illinois	Mar. 26, 1869	57	9
Sons of Herman in Minnesota	Oct. 18, 1870	56	2
Mutual Benefit and Aid Society	1871	56	..
Independent Order Free Sons of Israel	1871	56	..
Buffalo Life Association	1872	55	..
Artisans Order of Mutual Protection	May 1, 1873	53	8
United Workmen, Ancient Order of (Iowa)	Nov. 27, 1873	53	1
Brotherhood of Locomotive Firemen and Enginemen	Dec. 1873	53	1
Odd Fellows' Relief Association of Canada	May 9, 1874	52	8
Independent Order of Foresters	June 1, 1874	52	7
L'Union St. Joseph de St. Hyacinthe	Sept. 29, 1874	52	3
United Order of the Golden Cross	July 4, 1876	51	6
Bohemian Catholic First Central Union	1877	50	..
United Workmen, Ancient Order of (Minnesota)	Jan. 27, 1877	49	11
Catholic Knights of America	May 1, 1877	49	8
Royal Arcanum	June 23, 1877	49	6
Societe des Artisans Canadiens-Francais, La	Aug. 14, 1877	49	6
Knights of Pythias (Insurance Department)	Oct. 1, 1877	49	3
Western Catholic Union	Dec. 6, 1877	49	1
Catholic Aid Association of Minnesota	Jan. 1, 1878	49	..
Order of Mutual Protection	Nov. 1, 1878	48	2
Order of Scottish Clans	Nov. 30, 1878	48	1
United Workmen, Ancient Order of (Washington)	Jan. 31, 1879	47	11
United Workmen, Ancient Order of (Kansas)	Feb. 5, 1879	47	11
United Workmen, Ancient Order of (Massachusetts)	Feb. 25, 1879	47	10
United Workmen, Ancient Order of (Oregon)	Mar. 4, 1879	47	10
Roman Catholic Mutual Protective Society	May 21, 1879	47	7
Lutheran Mutual Aid Society	Sept. 27, 1879	47	3
Massachusetts Catholic Order of Foresters	Sept. 30, 1879	47	3
Canadian Order of Foresters	Nov. 1879	47	2
Catholic Mutual Benefit Association of Canada	Feb. 10, 1880	46	11
Polish National Alliance	Sept. 1880	46	4
Grand Orange Lodge of British America	1881	46	..
Knights of St. George (German Roman Catholic)	Jan. 1881	46	..
National Union Assurance Society	May 14, 1881	45	8
Danish Brotherhood in America	Aug. 1, 1881	45	6
Independent Order of Svithiod	Sept. 2, 1881	45	4
Catholic Benevolent Legion	Oct. 12, 1881	45	3
Knights of Columbus	Feb. 2, 1882	44	11
German Baptists' Life Association	1883	44	..
Modern Woodmen of America	Jan. 5, 1883	44	..
Royal Knights of King David	April 1883	43	9
Catholic Order of Foresters	May 24, 1883	43	7
Mosaic Templars of America	May 24, 1883	43	7
Maccabees, The	Sept. 1, 1883	43	4
Brotherhood of Railroad Trainmen	Sept. 23, 1883	43	3
Royal League	Nov. 16, 1883	43	1
Bavarian National Association	July 1884	42	6
Royal Templars of Temperance	Oct. 1884	42	3
Workmen's Sick and Death Benefit Fund of the U. S. A.	Oct. 19, 1884	42	2
Fraternal Home Insurance Society	Jan. 1, 1885	42	..
Catholic Knights of Wisconsin	Feb. 17, 1885	41	10
Christian Burden Bearers' Association	June 15, 1885	41	6
Shield of Honor	Nov. 1, 1885	41	2
Lithuanian Alliance of America	1886	41	..
Grand Fraternity, The	Jan. 1, 1886	41	..
United Workmen, Ancient Order of (Nebraska)	June 1886	40	7
Protected Home Circle	Aug. 7, 1886	40	5
Verhovay Aid Association	Nov. 21, 1886	40	1
Degree of Honor, Grand Lodge of Kansas	Jan. 1887	39	..
Independent Order of Brith Abraham	Feb. 7, 1887	39	11
Canadian Order of Chosen Friends	June 1, 1887	39	7

TABLE No. 7—Continued

Date of Organization and Age of Societies

Name of Society	Date Organized	Age, Jan. 1, 1927	
		Years	Mos.
New England Order of Protection	Nov. 12, 1887	39	2
Polish Roman Catholic Union	Dec. 16, 1887	39	..
United Workmen, Ancient Order of (Texas)	1888	38	..
United Commercial Travelers of America	Jan. 16, 1888	38	11
G. U. G. Germania	July 19, 1888	38	5
Ladies' Auxiliary to the Bro. of R. R. Trainmen	1889	38	..
Bohemian Roman Catholic Union of Texas	July 1, 1889	37	6
Order Sons of St. George of Illinois	Aug. 9, 1889	37	5
United Workmen, Ancient Order of (South Dakota)	Aug. 21, 1889	37	4
Loyal Association	Nov. 29, 1889	37	1
L'Union St. Joseph de Drummondville	Dec. 29, 1889	36	..
National Slovak Society	Feb. 16, 1890	36	10
Ladies' Catholic Benevolent Association	Apr. 9, 1890	36	9
Sons of Hermann in Texas	May 17, 1890	36	7
Woodmen of the World (Sovereign Camp)	June 1, 1890	36	7
Travelers' Protective Association	June 3, 1890	36	7
Woodmen of the World (Denver, Col.)	June 28, 1890	36	6
Polish Union of U. S. of N. A.	Sept. 1890	36	4
Brotherhood of America	Sept. 20, 1890	36	3
Fraternal Aid Union	Oct. 1, 1890	35	3
Order of the Amaranth	May 1, 1891	35	8
Women's Catholic Order of Foresters	July 17, 1891	35	5
Zivena Beneficial Society	July 19, 1891	35	5
U. S. Letter Carriers' Mutual Benefit Association	Oct. 1, 1891	35	3
Catholic Knights of Ohio	Oct. 15, 1891	35	2
Catholic Workman	Dec. 22, 1891	35	..
Greek Catholic Union of Russian Brotherhoods	1892	35	..
First Catholic Slovak Union	Jan. 1892	35	..
First Catholic Slovak Ladies' Union	Jan. 1, 1892	35	..
Security Benefit Association	Feb. 22, 1892	34	10
United Workmen, Ancient Order of (Oklahoma)	Mar. 1892	34	10
German Beneficial Union	Apr. 14, 1892	34	9
Bohemian Slavonian Union	May 9, 1892	34	8
Degree of Honor Protective Ass'n. of Nebraska	Aug. 23, 1892	34	4
Hungarian Aid Association	Sept. 4, 1892	34	4
Woman's Benefit Association	Oct. 1, 1892	34	3
Catholic Fraternal League	Jan. 1, 1893	34	..
American Benefit Society	Jan. 23, 1893	33	11
Scandinavian-American Fraternity	Mar. 2, 1893	33	10
Alliance Nationale	May 1893	33	8
Home Benefit Association	June 23, 1893	33	6
Woodmen of the World (Canadian Order)	July 1893	33	6
Pa. Slovak, Roman and Greek Catholic Union	July 1893	33	6
Union of the French-Canadians and Catholics	Sept. 1893	33	4
Alianza Hispano-Americana	Jan. 14, 1894	32	11
Supreme Tribe of Ben-Hur	Mar. 1, 1894	32	10
Grand Carniolian Slovenian Catholic Union	Apr. 2, 1894	32	9
Croatian Fraternal Union of America	Sept. 4, 1894	32	4
American Insurance Union	Sept. 21, 1894	32	3
Ancient Order of Gleaners	Oct. 19, 1894	32	2
United Artisans Life Association	Nov. 1, 1894	32	2
National Benevolent Society	Nov. 6, 1894	32	1
United Workmen, Ancient Order of (West Virginia)	Jan. 1, 1895	32	..
Sons of Norway	Jan. 16, 1895	31	11
Royal Neighbors of America	Mar. 21, 1895	31	9
Russian Orthodox Catholic Mutual Aid Society	Apr. 10, 1895	31	9
North American Union Life Assurance Society	June 8, 1895	31	7
United Workmen, Ancient Order of (North Dakota)	July 18, 1895	31	5
Chicago Fraternal Life Association	Aug. 14, 1895	31	5
Catholic Women's Benevolent Legion	Aug. 23, 1895	31	4
Woodmen Circle	Sept. 5, 1895	31	4
Italo-American National Union	Sept. 17, 1895	31	3
Polish Association of America	Nov. 1895	31	1
Independent Order of Vikings	Jan. 2, 1896	31	..
Progressive Order of the West	Feb. 1896	30	11
Fraternal Brotherhood	Feb. 3, 1896	30	11
Mystic Workers	Feb. 24, 1896	30	10
Order of Knights of Joseph	May 1896	30	8
Degree of Honor Protective Association	June 12, 1896	30	7
Hungarian Reformed Federation	July 5, 1896	30	6

TABLE No. 7—Continued

Date of Organization and Age of Societies

Name of Society	Date Organized	Age, Jan. 1, 1927	
		Years	Mos.
Royal Highlanders	Aug. 11, 1896	30	5
Eastern Star Benevolent Fund of America	Sept. 1896	30	4
Catholic Ladies of Columbia	Sept. 14, 1896	30	4
Loyal American Life Association	Nov. 7, 1896	30	2
Association Canado-Americaine	Nov. 28, 1896	30	1
Brotherhood of American Yeomen	Feb. 25, 1897	29	10
Daughters of Norway	Mar. 31, 1897	29	9
Neighbors of Woodcraft	Apr. 1, 1897	29	9
Modern Brotherhood of America	Apr. 5, 1897	29	9
Modern Samaritans	July 1, 1897	29	6
Western Bohemian Fraternal Association	July 4, 1897	29	6
Equitable Fraternal Union	Sept. 1, 1897	29	4
New Era Life Association	Nov. 20, 1897	29	1
South Slavonic Catholic Union	July 18, 1898	28	5
United Workmen, Ancient Order of (Arkansas)	Aug. 1, 1898	28	5
Pa. Slovak Roman and Greek Cath. Ladies' Union	Nov. 21, 1898	28	1
Railway Mail Association	Dec. 14, 1898	28	1
Modern Order of Praetorians	Jan. 1, 1899	28	..
Western Bohemian Catholic Union	Jan. 1, 1899	28	..
Polish Women's Alliance of America	May 28, 1899	27	7
North Star Benefit Association	Aug. 3, 1899	27	5
United American Mechanics, Jr. Order (Ben. Deg.)	Oct. 1, 1899	27	3
Bohemian American Foresters	Dec. 8, 1899	27	1
Pennsylvania Catholic Beneficial League	Feb. 1, 1900	26	11
Catholic Benevolent League of Indiana	Mar. 17, 1900	26	9
Hibernian Life Insurance Association	Apr. 1900	26	9
Workmen's Circle	Sept. 4, 1900	26	4
L'Union St. Jean-Baptiste d'Amerique	Nov. 1, 1900	26	2
Liberty Life Assurance Society	Feb. 22, 1901	25	10
American Woodmen	Apr. 5, 1901	25	9
United Amer. Mechanics, Jr. Order (Funeral Ben. Dept.)	Aug. 20, 1901	25	4
Pike County Mutual Life Association	Aug. 20, 1901	25	4
United Workmen, Ancient Order of (Connecticut)	Nov. 1, 1901	25	2
Switchmen's Union of North America	Jan. 10, 1902	25	..
Golden Seal Assurance Society	Feb. 20, 1902	24	10
Fraternal Reserve Association	Aug. 8, 1902	24	5
Aid Association for Lutherans	Aug. 15, 1902	24	4
Societe l'Assomption	Sept. 8, 1903	23	4
Modern Romans	Feb. 26, 1904	22	10
Slovene National Benefit Society	Apr. 4, 1904	22	9
Polish National Alliance of Brooklyn	Apr. 20, 1905	21	8
Knights of Pythias of N. A., S. A., etc	May 24, 1905	21	7
Farmers' Life Insurance Association	Sept. 1, 1905	21	4
Homesteaders Life Insurance Association	Feb. 13, 1906	20	11
Independent Workmen's Circle of America	Jan. 1, 1907	20	..
Ukrainian National Association	Feb. 21, 1907	19	10
Daughters of America, Benefit Department	Mar. 29, 1907	19	9
National Fraternal Society of the Deaf	Dec. 2, 1907	19	1
Concordia Mutual Benefit League	Jan. 1908	19	..
Benevolent Knights of America	June 1, 1908	18	7
Polish National Union of America	Sept. 1908	18	4
American Workmen	Jan. 1, 1909	18	..
Slovenic Progressive Benefit Society	1909	18	..
Western Slavonic Association	July 5, 1908	16	6
Polish Alma Mater	May 4, 1910	16	8
Bohemian American Union	May 10, 1910	16	8
Columbian Fraternal Association	Jan. 1, 1910	16	2
Order Sons of Zion	Nov. 15, 1910	16	1
Russian Orthodox Catholic Mutual Aid Society	Apr. 19, 1912	14	7
American Benefit Association of N. Y.	Oct. 23, 1912	14	2
Jewish National Workers' Alliance	Jan. 6, 1913	14	..
Federal Reserve Association	Jan. 1915	12	..
Woodmen of Union	Feb. 1915	11	11
Beavers National Mutual Benefit	Dec. 1, 1916	10	1
Federal Beneficial Association	May 1, 1918	8	8
Lutheran Brotherhood	Sept. 18, 1918	8	3
Fraternal Order of Eagles (Insurance Dept.)	Dec. 9, 1918	8	1
Electrical Workers' Benefit Association	Jan. 30, 1922	4	11
Western Samaritans Life Association	Jan. 31, 1922	4	11
International Ass'n of Machinists	June 1, 1924	2	7
Russian National Mutual Aid Society	May 7, 1926	..	8

TABLE No. 8
Income, Disbursements and Mortality per 1,000 in 1926
Average Age, January 1, 1927

Name of Society	Average Age Jan. 1, 1927	Mortality per 1,000 1926	Total Income in 1926	Total Disbursements in 1926
Aid Association for Lutherans	35.02	3.72	$2,193,333	$ 907,921
Alianza Hispano-Americana	.....	9.8	233,809	150,728
Alliance Nationale	41.36	9.89	1,398,193	848,974
American Benefit Society	.....	24.7	*	*
American Insurance Union	42.03	12.2	6,248,188	3,491,966
American Woodmen	.....	13.1	709,988	510,418
American Workmen	35.5	16.	268,644	207,688
Ancient Order of Gleaners	45.5	13.6	1,805,448	1,420,909
Artisans Order of Mutual Protection	.....	8.94	1,116,409	737,736
Association Canado-Americaine	43.84	12.12	377,803	199,164
Bavarian National Association	.....	28.3	52,381	45,593
Beavers National Mutual Benefit	.....	6.6	798,389	451,838
Bohemian American Foresters	.....	13.	48,139	34,639
Bohemian American Union	37.	8.41	37,348	18,425
Bohemian Cath. First Central Union	43.51	20.	133,452	78,473
Bohemian Roman Cath. Union of Tex.	37.55	9.03	73,084	34,967
Bohemian Slavonian Union	42.09	18.3	92,610	84,505
Brotherhood of America	56.58	30.6	66,474	57,623
Brotherhood of American Yeoman	42.06	9.63	6,270,938	3,876,476
Brotherhood of Locomotive F. and E.	.....	6.43	2,727,809	1,589,068
Brotherhood of Railroad Trainmen	.....	7.8	7,299,130	6,913,889
Canadian Order of Chosen Friends	50.33	23.40	552,910	410,136
Canadian Order of Foresters	.....	15.2	1,871,206	1,080,180
Catholic Aid Ass'n of Minn	.....	12.39	332,569	208,814
Catholic Benevolent League of Ind	.....	16.3	18,193	9,884
Catholic Benevolent Legion	.....	28.	231,411	200,658
Catholic Family Protective Ass'n	.....	9.4	121,201	84,948
Catholic Fraternal League	42.	16.5	29,392	26,807
Catholic Knights of America	44.6	23.89	643,893	496,414
Catholic Knights of Ohio	43.	16.5	311,312	264,286
Catholic Knights of Wisconsin	42.2	14.2	520,257	544,101
Catholic Ladies of Columbia	39.	8.8	155,283	87,680
Catholic Mut. Benefit Ass'n of Can	.....	25.	267,316	202,190
Catholic Order of Foresters	45.3	13.6	3,943,208	2,159,582
Catholic Workman	43.	7.6	128,746	50,253
Chicago Fraternal Life Ass'n	46.88	20.69	1,175,166	985,493
Christian Burden Bearers' Ass'n	53.5	16.	32,654	14,734
Columbian Fraternal Association	.....	26.	100,489	100,264
Concordia Mut. Ben. League	40.	10.	162,604	70,542
Croatian Fraternal Union	36.	10.10	1,864,035	1,621,036
Czecho-Slovak Protective Society	42.74	22.	409,527	372,508
Danish Brotherhood in America	.....	10.8	367,646	168,101
Daughters of America (Ben. Dept.)	39.4	7.8	330,735	247,699
Daughters of Norway	.....	7.8	16,631	7,705
Degree of Honor Protective Ass'n	42.5	8.	1,460,829	1,219,848
Degree of Honor of Kansas	48.2	17.59	182,938	160,362
Degree of Honor of Nebr	.....	7.3	317,343	239,365
Electrical Workers' Benefit Ass'n	.....	6.	665,655	296,497
Equitable Fraternal Union	47.	10.	1,155,325	650,995
Farmers' Life Insurance Association	41.	6.	65,466	35,933
Federal Reserve Association	.....	31.1	15,247	15,071
First Catholic Slovak Ladies' Union	.....	8.9	851,428	359,453
First Catholic Slovak Union	39.1	11.	1,284,555	745,097
Fraternal Aid Union	50.51	21.67	3,549,317	2,501,464
Fraternal Brotherhood	47.2	14.35	656,525	560,232
Fraternal Home Insurance Society	40.2	10.8	687,761	433,041
Fraternal Order of Eagles (Ins. Dept.)	41.	12.4	132,092	65,207
Fraternal Reserve Association	39.	8.43	413,508	266,721
Fraternal Baptists' Life Association	.....	11.6	91,420	55,844
German Beneficial Union	47.19	7.6	1,830,662	1,415,223
German Order of Harugari	.....	46.	22,894	23,008
Golden Seal Assurance Society	40.	13.	356,374	†376,823
Grand Carniolian Slov. Catholic Union	.....	9.5	494,982	332,390
Grand Fraternity, The	41.7	10.	356,120	556,345
Grand Guild of America	.....	43.	7,455	10,192
Greek Catholic Union of R. B	34.3	9.4	1,251,600	928,630
Home Benefit Association	.....	32.	96,118	100,070

*No data available. †Incl. borrowed money repaid.

TABLE No. 8—Continued
Income, Disbursements and Mortality per 1,000 in 1926
Average Age, January 1, 1927

Name of Society	Average Age Jan. 1, 1927	Mortality per 1,000 1926	Total Income in 1926	Total Disbursements in 1926
Homesteaders Life Association	40.70	10.95	$ 702,837	$ 538,647
Independent Order Brith Abraham	51.8	19.	1,467,193	1,283,901
Hungarian Aid Association	43.48	19.	325,221	261,740
Hungarian Reformed Federation	39.	10.	230,593	134,609
Independent Order Free Sons of Israel	.....	35.8	311,894	259,505
Independent Order of Foresters	.....	13.69	9,329,536	8,386,316
Independent Order of St. Luke	29.	12.85	301,666	279,779
Independent Order of Svithiod	39.77	8.	205,644	103,973
Independent Order of Vikings	36.4	8.2	136,059	56,000
Independent Workmen's Circle	40.22	6.74	118,522	101,956
Italo-American Nat. Union	.....	13.1	86,787	73,079
Jewish National Workers' Alliance	.....	2.7	125,263	94,206
Knights of Columbus	35.	7.	4,810,288	2,862,273
Knights of Pythias, Insurance Dept.	46.83	14.76	4,473,436	2,991,779
Knights of Pythias of N. A., S. A., etc.	36.	16.	27,461	12,273
Knights of St. George	.....	10.67	574,149	341,447
Ladies Aux. to Bro. of R. R. Trainmen	.....	8.36	515,005	362,836
Ladies' Catholic Benevolent Ass'n	47.4	18.8	2,981,315	1,845,173
Liberty Life Assur. Society	.....	6.4	870,857	806,475
Lithuanian Alliance of America	38.	9.06	329,676	186,023
Loco. Eng. M. L. & A. Ins. Ass'n	49.48	17.2	4,489,817	3,395,149
Loyal American Life Association	48.49	16.84	492,093	460,249
Loyal Association	.....	27.3	133,812	125,967
L'Union St. Jean Baptiste d'Amerique	39.58	8.46	781,973	424,707
L'Union St. Joseph de St. Hyacinthe	43.	16.	85,665	67,666
L'Union St. Joseph du Canada	39.78	7.84	568,598	327,087
Lutheran Brotherhood	.....	2.17	429,620	239,891
Lutheran Mutual Aid Society	.....	7.27	657,157	360,385
Maccabees, The	47.10	18.25	13,617,271	6,749,198
Mass. Catholic Order of Foresters	44.1	13.1	1,032,214	783,946
Modern Brotherhood of America	47.93	13.41	1,604,711	1,266,725
Modern Order of Praetorians	36.9	7.	1,748,745	1,082,997
Modern Romans	.....	11.9	44,276	48,051
Modern Samaritans	47.1	13.35	178,066	139,696
Modern Woodmen of America	45.32	11.91	28,740,179	27,072,225
Mosaic Templars of America	.....	20.2	517,474	603,218
Mystic Workers	45.5	10.31	2,478,114	1,965,158
National Fraternal Society of the Deaf	36.5	6.16	178,987	60,048
National Slovak Society of U. S. A.	40.6	13.	774,436	517,259
National Union Assurance Society	.....	25.3	2,459,928	1,691,635
Neighbors of Woodcraft	45.6	11.18	1,201,863	1,051,266
New England Order of Protection	.....	23.1	1,127,482	861,855
New Era Life Association	43.83	11.34	704,613	716,143
North Amer. Union Life Assur. Soc.	.....	19.	578,594	484,721
North Star Benefit Association	44.86	13.58	160,858	115,708
Order Brith Abraham (U. S. G. L.)	49.	29.	247,043	291,856
Order Knights of Joseph	.....	11.	99,288	107,720
Order of Mutual Protection	47.9	20.7	146,983	101,594
Order of Railway Conductors	49.17	15.17	2,059,257	1,892,037
Order of Scottish Clans	40.	9.4	317,063	174,804
Order of the Amaranth	43.	15.7	67,596	50,164
Order Sons of St. George of Illinois	47.	19.	55,590	39,038
Order Sons of Zion	45.	10.	105,504	86,620
Pa. Slovak, R. & G. Cath. Ladies Un.	.....	11.1	274,827	164,744
Pa. Slovak, Rom. & Greek Cath Un.	37.84	11.17	492,910	275,122
Pike County Mutual Life Ass'n	43.	13.	97,867	92,499
Polish Alma Mater	.....	8.5	179,114	107,764
Polish Association of America	40.	12.7	172,204	89,017
Polish National Alliance of Amer	38.9	11.03	2,992,357	1,497,818
Polish National Alliance of Brooklyn	35.3	9.6	132,707	61,405
Polish National Union of America	35.21	10.11	163,782	77,343
Polish Roman Catholic Union	.....	10.5	1,792,104	883,667
Polish Union of U. S. of N. A	.....	11.24	317,772	197,903
Polish Women's Alliance of America	.....	8.3	429,447	197,006
Progressive Order of the West	.....	15.	168,124	122,310
Protected Home Circle	.....	.....	2,346,057	2,488,568
Railway Mail Association	.....	.....	186,194	152,104

TABLE No. 8—Continued

Income, Disbursements and Mortality per 1,000 in 1926

Average Age, January 1, 1927

Name of Society	Average Age Jan. 1, 1927	Mortality per 1,000 1926	Total Income in 1926	Total Disbursements in 1926
Roman Catholic Mut. Protective Soc.	.....	15.6	$ 161,776	$ 94,657
Royal Arcanum	.....	23.46	7,335,142	5,153,748
Royal Highlanders	47.74	10.51	695,838	491,153
Royal Knights of King David	35.	19.	157,837	147,561
Royal League	47.13	18.	876,926	765,226
Royal Neighbors of America	41.	7.98	8,981,689	4,655,934
Royal Templars of Temperance	.....	24.5	169,052	120,184
Russian National Mut. Aid Society	.....	3.7	15,764	8,434
Russian Orthodox Cath. Mut. Aid Soc.	.....	12.	127,691	85,360
Scandinavian-American Fraternity	39.	7.	**	**
Security Benefit Association	44.	13.7	4,715,119	3,983,440
Shield of Honor	53.	29.	96,832	89,051
Slovene Nationale Benefit Society	34.	8.9	1,564,337	1,164,599
Slovenic Progressive Benefit Society	.....	11.2	201,971	151,175
Societe des Artisans	41.30	10.71	1,613,536	959,942
Societe l'Assomption	38.28	6.55	61,969	42,548
Sons of Hermann in Texas	.....	14.8	670,093	424,211
Sons of Norway	.....	6.85	274,303	128,162
South Slavonic Catholic Union	37.50	11.	377,137	270,871
State Mut. Aid Ass'n	.....	2.9	54,980	59,780
Supreme Tribe of Ben-Hur	44.54	13.94	2,216,413	1,784,190
Travelers Protective Association	.....	7.8	1,190,745	1,236,514
U. A. M., Jr. Order (Ben Degree)	37.41	5.9	869,406	384,480
U. A. M., Jr. Order (Fu. Ben. Dept.)	39.79	9.	1,507,665	1,315,543
United Artisans Life Ass'n	.....	10.7	559,594	479,062
United Commercial Travelers	.....	9.1	1,515,675	1,525,038
United Order of the Golden Cross	52.15	28.11	398,933	386,648
U. S. Letter Carriers' Mut. Ben. Ass'n.	55.06	18.6	314,151	169,607
United Workmen, A. O. of (Ark.)	34.	9.	418,066	180,383
United Workmen, A. O. of (Conn.)	46.	33.77	309,324	326,570
United Workmen, A. O. of (Iowa)	.....	13.	630,589	393,488
United Workmen, A. O. of (Kansas)	46.83	17.53	1,368,880	828,357
United Workmen, A. O. of (Maine)	62.4	54.	87,704	78,896
United Workmen, A. O. of Mass.)	.....	33.39	852,522	730,540
United Workmen, A. O. of (Minn.)	47.3	17.	975,147	582,884
United Workmen, A. O. of (Neb.)	.....	18.1	333,135	200,976
United Workmen, A. O. of (N. D.)	37.12	6.67	1,104,021	590,783
United Workmen, A. O. of (Ore.)	.....	36.	119,962	122,618
United Workmen, A. O. of (S. D.)	57.	32.58	454,207	314,871
United Workmen, A. O. of (Texas)	.....	23.	80,284	52,101
United Workmen, A. O. of (Wash.)	.....	17.	279,368	177,202
United Workmen, A. O. of (W. Va.)	47.57	15.	218,405	152,038
Western Bohemian Catholic Union	.....	21.	58,156	32,408
Western Bohemian Fraternal Ass'n	43.7	8.2	467,826	211,521
Western Catholic Union	39.80	9.77	379,759	222,119
Western Samaritans Life Ass'n	32.3	9.	28,946	25,514
Western Slavonic Ass'n	34.5	10.	46,390	39,265
Woman's Benefit Association	42.63	9.86	4,879,164	3,549,030
Women's Catholic Order of Foresters	46.9	17.9	2,366,477	1,413,935
Woodmen Circle	43.	10.3	3,977,620	2,181,392
Woodmen of the World (Sov. Camp)	44.07	13.8	16,769,011	10,255,007
Woodmen of the World (Denver, Col.)	45.73	13.3	3,552,207	3,505,240
Woodmen of the World (Canadian)	.....	.....	230,569	112,770
Woodmen of Union	.....	11.	555,602	500,667
Workmen's Circle	38.06	5.33	1,449,716	914,148
Workmen's S. and D. Benefit Fund	46.8	14.7	965,961	779,958
Total	.....	.....	$246,675,505	$177,691,361

**Data not available.

TABLE No. 9

Number of Payments in 1926 and Rates per $1,000

Name of Society (Rates are for Whole Life unless otherwise noted)	No. Payments in 1926	Rate per $1,000		Net (N), Participating (P) and Amount or Method
		Age 30	Age 40	
Aid Association for Lutherans	4	$18.60	$25.80	P $220,504
Alianza Hispano-Americana	12	18.00	24.60	N
Alliance Nationale	12	19.80	27.00	..
American Benefit Society	12	15.96	23.04	N
American Insurance Union (step rate)	12	9.00	12.60	N
American Woodmen	12	21.00	30.00	N
American Workmen (Cum., Step Rate)	12	13.80	15.60	N
Ancient Order of Gleaners	4	18.15	25.25	P
Artisans Order of Mutual Protection	4	21.40	28.20	N
Association Canado-Americaine	12	17.16	23.88	N
Bavarian National Association	12	17.52	24.48	N
Beavers National Mutual Benefit	12	19.12	27.00	P $10,069
Bohemian American Foresters	12	19.08	26.28	..
Bohemian American Union	12	16.20	22.08	..
Bohemian Catholic First Central Union	12	16.92	23.76	N
Bohemian R. C. Union of Tex	12	14.64	21.12	N
Bohemian Slavonian Union	12	15.84	21.36	N
Brotherhood of America (Cumulative)	12	22.80	30.00	N
Brotherhood of American Yeomen	12	18.53	25.77	P 5%
Brotherhood of Locomotive F. and E	12	13.20	13.20	N
Brotherhood of Railroad Trainmen	12	12.86	12.86	N
Buffalo Life Association (step rate)	4	11.08	15.48	N
Canadian Order of Chosen Friends	11	15.12	21.96	P 1 Payment
Canadian Order of Foresters	10	15.12	21.96	P 2 Payments
Catholic Aid Ass'n of Minnesota	12	14.64	21.12	N
Catholic Benevolent League of Ind	12	14.64	21.12	N
Catholic Benevolent Legion	26	18.72	26.00	N
Catholic Family Protective Ass'n	4	19.44	26.16	P $14,783
Catholic Fraternal League	12	22.08	30.12	..
Catholic Knights of America	12	17.52	24.36	N
Catholic Knights of Ohio	12	15.24	22.68	..
Catholic Knights of Wisconsin	12	14.64	21.12	N
Catholic Ladies of Columbia	12	14.50	20.88	N
Catholic Mut. Benefit Ass'n of Canada	12	14.64	21.12	..
Catholic Order of Foresters	11	16.06	22.33	P 1 Payment
Catholic Workman	10	17.52	24.36	P 2 Payments
Chicago Fraternal Life Ass'n	12	19.91	27.56	P Future
Christian Burden Bearers' Ass'n	12	16.76	23.56	N
Columbian Fraternal Ass'n (cumulative)	12	14.52	20.88	..
Concordia Mut. Ben. League	12	18.50	25.20	P $6,487
Croatian Fraternal Union	10	17.52	24.36	P 2 Payments
Czecho-Slovak Protective Society	12	22.32	30.72	N
Danish Brotherhood in America	12	14.76	21.24	N
Daughters of America (Ben. Dept.)	12	9.60	9.60	N
Degree of Honor Protective Ass'n	12	17.40	24.72	N
Degree of Honor of Kansas (step rates)	12	9.60	12.00	N
Degree of Honor of Nebraska (Cl. A.)	12	14.64	21.12	N
Electrical Workers' Ben. Ass'n (cumulative)	12	10.80	10.80	N
Equitable Fraternal Union	12	18.36	27.60	..
Farmers Life Insurance Ass'n	12	19.01	32.87	P Future
Federal Reserve Association	12	19.08	26.09	..
First Catholic Slovak Ladies' Union	11	18.84	25.68	P $54,100
First Catholic Slovak Union	12	17.16	23.88	N
Fraternal Aid Union	12	18.70	26.10	N
Fraternal Brotherhood	12	31.20	38.40	P $35,006
Fraternal Home Insurance Society	11	19.10	26.11	P 1 Payment
Fraternal Order of Eagles (Ins. Dept.)	12	17.28	24.48	N
Fraternal Reserve Association	12	19.89	27.45	P $15,785
German Baptists' Life Association	12	24.43	32.60	P
German Beneficial Union	12	17.40	25.20	N
Golden Seal Assurance Society	12	21.66	29.07	P $10,319
Grand Carn. Slov. Catholic Union	12	14.64	21.12	N
Grand Fraternity, The	12	25.55	29.90	N
Grand Orange Lodge of B. A	12	17.52	23.82	P
Greek Catholic Union of R. B	12	17.52	24.36	N
Home Benefit Association	13	21.36	25.68	N
Homesteaders Life Association	12	18.55	25.75	P $49,075
Hungarian Aid Association	12	18.80	24.40	N

TABLE No. 9—Continued

Number of Payments in 1926 and Rates per $1,000

Name of Society (Rates are for Whole Life unless otherwise noted)	No. Payments in 1926	Rate per $1,000		Net (N), Participating (P) and Amount or Method
		Age 30	Age 40	
Hungarian Reformed Federation	12	$14.64	$21.12	N
Independent Order Brith Abraham	12	19.20	19.20	N
Independent Order Free Sons of Israel	12	22.44	31.44	..
Independent Order of Foresters	12	17.04	24.04	..
Independent Order of St. Luke	12	19.20	26.40	N
Independent Order of Svithiod	12	15.00	21.00	N
Independent Order of Vikings	12	14.64	21.12	N
Independent Workmen's Circle (step rate)	12	5.64	7.20	N
Italo-American National Union	12	13.20	14.40	N
Jewish National Workers' Alliance	4	17.04	23.76	P
Knights of Columbus (step rate)	9	9.20	12.24	P 3 P'mts z
Knights of Pythias, Insurance Dept	10	17.50	23.00	P 2 Payments
Knights of Pythias of N. A., S. A., etc	12	20.40	27.60	N
Knights of St. George	12	20.40	27.60	N
Ladies' Catholic Benevolent Ass'n	12	15.36	22.32	N
Liberty Life Insurance Society	12	19.64	27.06	P
Lithuanian Alliance of America	12	14.88	21.84	N
Locomotive Eng. Mut. L. & A. Ins. Ass'n	12	20.33	20.33	N
Loyal American Life Association	12	17.28	25.09	P $15,289
Loyal Association	12	20.67	28.72	..
L'Union St. Jean-Baptiste d'Amerique	12	14.64	21.12	N
L'Union St. Joseph de St. Hyacinthe	12	20.40	27.60	P Future
L'Union St. Joseph du Canada	12	15.24	22.20	N
Lutheran Brotherhood (20-pay)	1	27.99	35.59	P
Luthern Mutual Aid Society	12	19.68	27.36	P $28,904
Maccabees, The	12	17.31	25.09	P $704,857
Mass. Catholic Order of Foresters	12	13.20	15.60	N
Modern Brotherhood of America	12	19.80	27.72	N
Modern Order of Praetorians (20-pay)	12	24.35	31.95	..
Modern Romans	12	17.18	23.69	P
Modern Samaritans	12	20.72	27.58	P
Modern Woodmen of America	12	13.80	19.80	N
Mystic Workers	12	17.40	24.60	P $271,094
National Fraternal Soc. of the Deaf	12	14.64	21.12	P z
National Slovak Society U. S. A.	12	17.52	24.36	N
National Union Assurance Society	12	22.10	30.45	P $163,409
Neighbors of Woodcraft	12	8.40	10.80	N
New England Order of Protection	12	17.28	24.72	N
New Era Life Association	12	22.10	30.45	P Future
North American Union	12	20.16	27.12	..
North Star Benefit Association (Cl. C.)	10	18.65	26.40	P 2 Payments
Order Brith Abraham (U. S. G. L.) (step)	12	26.40	30.00	N
Order of Mutual Protection	12	16.80	24.00	P Future
Order of Railway Conductors	12	18.00	18.00	N
Order of Scottish Clans	12	16.20	23.40	N
Order of the Amaranth (cumulative)	12	18.12	25.32	N
Order Sons of St. George of Ill	12	14.64	21.12	N
Order Sons of Zion	12	15.36	22.08	N
Pa. Slovak R. and G. Cath. Ladies Union	12	13.44	17.28	N
Pa. Slovak and Roman Gr. Cath. Union	12	19.20	25.56	N
Pike County Mutual Life Ass'n	23	12.88	15.87	N
Polish Alma Mater	12	16.04	23.52	..
Polish Association of America	12	17.52	24.36	P Future
Polish National Alliance of America	12	17.16	23.76	N
Polish National Union of America	12	16.68	23.20	..
Polish Roman Catholic Union	11	15.73	21.89	P 1 Payment
Polish Union of U. S. of N. A.	12	16.56	.....	N
Progressive Order of the West	12	17.52	24.48	N
Protected Home Circle	12	21.60	30.00	P Future
Roman Catholic Mutual Prot. Society	11	16.83	23.43	P 1 Payment
Royal Arcanum	12	19.80	27.60	P Future
Royal Highlanders	12	16.80	25.20	N
Royal League	12	21.68	23.04	..
Royal Neighbors of America	12	15.00	21.60	N
Royal Templars of Temperance	11	13.31	18.81	P 1 Payment
Russian Natl. Mut. Aid Society	12	15.12	21.36	N
Russian Orthodox Cath. Mut. Aid Soc	12	18.72	25.44	N
Scandinavian-American Fraternity	12	15.90	22.32	P

TABLE No. 9—Continued

Number of Payments in 1926 and Rates per $1,000

Name of Society (Rates are for Whole Life unless otherwise noted)	No. Payments in 1926	Rate per $1,000		Net (N), Participating (P) and Amount or Method
		Age 30	Age 40	
Security Benefit Association	12	$18.00	$25.80	..
Shield of Honor	12	15.12	21.96	N
Slovene National Benefit Society	12	15.12	21.96	N
Societe des Artisans	11	16.20	23.40	P 1 Payment
Societe l'Assomption	11	14.64	21.12	P 1 Payment
South Slavonic Catholic Union (20-pay)	12	24.36	28.96	N
Supreme Tribe of Ben-Hur	12	21.36	30.12	P Future
U. A. M., Jr. Order (Ben. Degree)	12	20.40	28.20	P 10%
U. A. M., Jr. Order (Funeral Ben. Dept.)	12	9.60	9.60	N
United Artisans Life Association	12	15.60	22.20	P
United Order Golden Cross	12	18.36	25.92	N
U. S. Letter Carriers' Mut. Ben. Ass'n	11	14.64	21.12	P 1 Payment
United Workmen, A. O. of (Ark.)	12	19.98	27.51	P ..
United Workmen, A. O. of (Conn.)	12	20.88	29.40	P Future
United Workmen, A. O. of (Iowa)	11	15.92	24.36	P 1 Payment
United Workman, A. O. of (Kansas)	12	16.68	23.19	P Future
United Workmen, A. O. of (Mass.)	12	17.28	24.12	N
United Workmen, A. O. of (Minn.)	12	16.92	24.36	P Future
United Workmen, A. O. of (Neb.)	12	14.64	21.12	N
United Workmen, A. O. of (N. D.)	10	20.88	29.40	P 2 Payments
United Workmen, A. O. of (Okla.)	12	19.58	27.32	..
United Workmen, A. O. of (Ore.)	12	20.88	29.40	P Future
United Workmen, A. O. of (S. D.)	12	14.64	21.12	N
United Workmen, A. O. of (Texas)	12	15.60	22.20	..
United Workmen, A. O. of (Wash.)	12	14.64	21.12	N
United Workmen, A. O. of (W. Va.)	11	20.88	25.40	P 1 Payment
Western Bohemian Catholic Union	11	17.52	24.36	P 1 Payment
Western Bohemian Fraternal Ass'n	12	14.40	20.40	N
Western Catholic Union	12	14.64	21.12	N
Western Samaritans Life Ass'n	12	19.68	27.36	P
Western Slavonic Ass'n	12	18.60	25.08	N
Woman's Benefit Association	12	15.00	21.60	..
Women's Catholic Order of Foresters	12	15.84	22.52	N
Woodmen Circle	11	17.88	24.84	P 1 Payment
Woodmen of the World (Sov. Camp)	12	16.51	24.07	P Ext. Ins. z
Woodmen of the World (Denver, Col.)	12	11.40	16.20	N
Workmen's Circle	4	15.60	22.80	N
Workmen's S. and D. Benefit Fund	12	18.72	18.72	N

Average Expectation of Life—American Experience Table

Age	Years	Age	Years	Age	Years	Age	Years	Age	Years
20	42.2	36	31.1	52	19.5	68	9.5	84	3.1
21	41.5	37	30.4	53	18.8	69	9.0	85	2.8
22	40.9	38	29.6	54	18.1	70	8.5	86	2.5
23	40.2	39	28.9	55	17.4	71	8.0	87	2.2
24	39.5	40	28.2	56	16.7	72	7.6	88	1.9
25	38.8	41	27.5	57	16.1	73	7.1	89	1.7
26	38.1	42	26.7	58	15.4	74	6.7	90	1.4
27	37.4	43	26.0	59	14.7	75	6.3	91	1.2
28	36.7	44	25.3	60	14.1	76	5.9	92	1.0
29	36.0	45	24.5	61	13.5	77	5.5	93	.8
30	35.3	46	23.8	62	12.9	78	5.1	94	.6
31	34.6	47	23.1	63	12.3	79	4.7	95	.5
32	33.9	48	22.4	64	11.7	80	4.4		
33	33.2	49	21.6	65	11.1	81	4.1		
34	32.5	50	20.9	66	10.5	82	3.7		
35	31.8	51	20.2	67	10.0	83	3.4		

Twenty-five Legal Reserve Companies	Insurance in Force, Jan. 1, 1927	Total Income for 1926	Death, Disability and Endowment Claims for 1926	Expense of Management for 1926	Expense of Management for 1926	Death Claims and other Benefits Paid in 1926	Total Income for 1926	Insurance in Force, Jan. 1, 1927	Twenty-five Fraternal Societies
	$	$	$	$	$	$	$	$	
New York Life....	5,752,828,977	295,341,938	55,549,236	28,611,976	1,596,043	23,600,718	28,740,179	1,725,817,500	Mod. Woodm. of America
Equitable (N. Y.)..	5,067,965,337	233,489,055	49,337,426	24,216,356	661,717	7,762,926	16,769,011	612,833,154	Wdm. of the World, S. C.
Travelers.....	3,852,714,939	101,069,102	25,398,540	14,552,287	392,751	3,645,369	8,981,689	477,303,595	Royal Neighbors of Amer.
Mutual Life (N.Y.)	3,515,355,080	174,212,401	39,256,278	13,844,932	554,241	6,201,283	7,299,130	350,528,650	Br'h'd of R. R. Trainmen
N. W. Mutual....	3,303,842,471	148,053,380	32,070,646	9,555,310	875,159	1,761,023	4,810,288	259,211,374	Knights of Columbus
Aetna.....	2,931,020,467	81,741,699	26,210,838	8,982,369	247,298	3,153,816	4,715,119	230,801,548	Security Benefit Ass'n
Mutual Benefit....	2,082,028,221	94,070,734	20,731,160	5,921,774	684,725	4,734,237	13,617,270	225,746,256	Maccabees, The
Penn. Mutual.....	1,584,288,506	73,670,647	17,048,742	6,378,602	214,178	3,161,668	3,552,207	222,308,300	Wdm. of the World (Colo.)
Mass. Mutual.....	1,433,385,074	66,386,749	10,949,473	6,932,946	100,781	3,294,368	4,489,817	186,238,500	L. E. M. L. and A. I. A.
Union Central....	1,324,528,428	57,630,547	12,716,283	6,684,879	620,865	2,383,493	4,879,164	184,863,828	Woman's Ben. Ass'n
New Eng. Mutual.	938,220,116	39,759,087	7,941,561	2,691,216	413,266	1,759,966	6,248,188	178,913,187	American Ins. Union
Conn. General....	849,803,817	28,088,292	5,740,633	5,163,049	258,507	4,538,339	7,335,142	166,253,540	Royal Arcanum
Prov. Mutual (Pa.)	806,888,334	46,396,257	9,114,669	2,770,618	601,127	2,284,537	6,270,938	162,568,817	Br'h'd of Amer. Yeomen
Conn. Mutual.....	673,851,781	29,691,638	7,040,294	3,421,732	219,202	1,321,650	2,727,809	158,642,500	Broth. of L. F. & Eng.
Pacific Mutual....	628,535,911	28,394,449	4,473,748	3,334,291	385,333	3,585,140	9,308,551	149,714,086	Ind. Order of Foresters
State Mutual..	512,680,844	22,742,870	5,558,195	2,237,638	234,296	1,329,610	3,977,620	129,805,174	Woodmen Circle
National of Vt....	499,361,313	22,647,431	5,340,479	1,961,319	236,729	2,426,526	4,473,436	120,712,424	Kn. of Pythias Ins. Dept.
Phoenix Mutual...	473,238,197	24,830,037	4,404,047	3,632,526	196,034	1,795,169	3,943,208	119,491,331	Cath. Order of Foresters
Reliance.....	356,128,608	14,260,715	2,085,290	2,400,711	170,825	1,068,379	2,992,357	104,869,850	Polish Nat. Alliance
Fidelity Mutual...	343,055,376	16,668,420	3,785,080	1,713,291	144,254	1,746,224	2,059,257	99,247,500	Order of Rly. Conductors
Home of N. Y....	301,744,243	12,500,129	3,939,421	1,271,126	78,309	892,765	1,201,863	85,144,900	Neighbors of Woodcraft
Berkshire.....	181,059,229	7,708,709	2,161,035	958,150	160,237	1,678,151	2,981,315	80,296,048	Ladies Cath. Ben. Ass'n
National of Chicago	170,783,146	6,347,173	1,459,057	1,300,577	275,479	1,895,424	3,549,317	77,341,488	Fraternal Aid Union
Sec. Mut. (N. Y.)..	100,475,857	4,155,571	953,767	754,736	172,663	1,271,794	2,478,114	74,574,432	Mystic Workers
Manhattan (N. Y.)	76,496,210	3,376,506	1,296,818	578,464	74,846	688,390	1,251,600	68,888,250	Greek Cath. Union of R. B.
	$	$	$	$	$	$	$	$	
Total.....	37,760,280,482	1,633,233,536	354,562,716	159,870,875	9,568,865	87,980,965	158,652,589	6,279,116,232	.....Total

Cost of management per $1,000 insurance in force, $4.23.
Death, disability and endowments to income, 22 per cent.

Cost of management per $1,000 insurance in force, $1.52.
Benefits paid to income, 55 per cent.

Benefits Paid Since Organization

NOTE:—Frequency in years of Supreme Meetings, date and location, are given in cases where these will be held between April, 1927, and June, 1928.

	Coming Meetings	Amount
Modern Woodmen of America		$359,859,331
Ancient Order of Un. Workmen		290,404,041
Royal Arcanum	(1) July 26, 1927, Seattle, Wash.	237,092,355
Woodmen of the World, Sov. C.	(4) June 13, 1927, Los Angeles, Cal.	168,346,377
Maccabees, The		164,116,216
Fraternal Aid Union		100,097,938
Independent Order of Foresters		94,579,283
Brotherhood of Rail. Trainmen		71,253,616
National Union Assur. Society		66,682,065
Loco. Eng. Mu. L. & A. I. Ass'n	(3) June, 1927, Cleveland, Ohio.	65,571,468
American Insurance Union	(4) Sept. 21, 1927, Columbus, Ohio	63,951,302
Knights of Pythias, Ins. Dept.		59,062,841
W'dmen of the World, Den.,Col.		51,359,153
Chicago Fraternal Life Ass'n		50,813,663
Security Benefit Association	(4) June, 1928	46,246,217
Brotherhood of Amer. Yeoman		45,878,021
Royal Neighbors of America		45,148,520
Catholic Order of Foresters	(3) Aug. 2, 1927, Quebec, P. Q.	41,756,594
Order of Railway Conductors		36,300,646
Woman's Benefit Association	(4) July, 1927, Pt. Huron, Mich.	33,622,985
Bro. of Loco. F. and Eng.		32,827,173
A. O. U. W. of Massachusetts	(1) April 26, 1927, Boston, Mass.	32,419,696
Ladies' Cath. Benev. Ass'n		30,371,402
Catholic Benevolent Legion	(1) Oct. 18, 1927, Bronx, N. Y.	26,994,782
A. O. U. W. of Kansas	(2) April 12, 1926, Parsons, Kas.	26,832,893
New England Order of Prot.	(1) May 10, 1920, Boston, Mass.	25,391,756
Supreme Tribe of Ben-Hur		25,310,478
Catholic Knights of America	(3) May, 1928, New York City	25,169,738
Knights of Columbus	(1) Aug., 1927, Portland, Ore.	24,160,495
Protected Home Circle	(2) June 21, 1927, Detroit, Mich.	24,103,577
Women's Cath. Or. of Foresters		23,683,691
Canadian Order of Foresters		21,671,448
Modern Brotherhood of Amer.	(4) Aug. 16, 1927, Mason City, Ia.	20,616,702
Woodmen Circle	(2) June, 1927, Los Angeles, Cal.	20,140,787
Royal League	(2) April 26, 1927, Chicago, Ill.	18,170,462
Ind. Order Brith Abraham	(1) June 19, '27, Saratoga Spgs., N.Y.	17,860,324
Mystic Workers		17,818,033
Un. Or. of the Golden Cross	(2) May 17, 1927, Boston, Mass.	17,214,906
U. A. Me., Jr. Or. (both depts.)	(2) June 1, 1927, Rye, N. Y.	16,304,948
Polish National Alliance	(3) Sept., 1927, Chicago, Ill.	15,925,281
A. O. U. W. of Minnesota	(1) Feb., 1928, Duluth, Minn.	15,475,000
A. O. U. W. of Nebraska	(2) May 10, 1927, Gr. Island, Neb.	14,837,959
United Commercial Travelers	(1) June 28, 1927, Columbus, O.	14,657,106
Buffalo Life Association		14,639,021
First Catholic Slovak Union		14,308,452
Workmen's S. and D. Ben. Fund	(4) May 23, 1927, New York City	12,677,494
Mass. Cath. Order of Foresters	(1) May 25, 1927, Boston, Mass.	12,669,260
Neighbors of Woodcraft		12,513,147
Societe des Artisans		12,452,016
Croatian Fraternal Union		12,033,156
Golden Seal Assurance Society	(4) May 24, 1927, Schenectady, N. Y.	11,787,919
Greek Catholic Union of R. B.	(1) July, 1927, Homestead, Pa.	11,410,973
Can. Or. of Chosen Friends	(2) June 1, 1927, Toronto, Ont.	11,106,863
Travelers Protective Asso.	(1) June, '27, Denver, Col.	11,033,676
Ind. Or. of Free Sons of Israel		11,001,050
Fraternal Home Ins. Society		10,360,767
Catholic Knights of Wisconsin		10,128,519
Czecho-Slovak Prot. Society		9,733,154
German Beneficial Union		9,667,121
Cath. Mut. Ben. Ass'n of Can.		9,271,733
Or. Brith Abraham (U.S.G.L.)	(2) May 8, 1927, Boston, Mass.	9,152,060
Ancient Order of Gleaners	(2) Dec., 1927	9,020,140
Fraternal Brotherhood, The		8,993,550
A. O. U. W. of Iowa	(2) May 13, 1927, Des Moines, Ia.	8,977,918
Polish Roman Catholic Union		8,887,656
Alliance Nationale		8,657,080
Nat. Slovak Society, U. S. A.	(1) May, 1927, Pittsburgh, Pa.	8,636,006
Odd Fellows Relief Association		8,075,267
Degree of Honor Prot. Ass'n		7,851,329
Royal Highlanders		7,611,387
A. O. U. W. of South Dakota	(2) May 24, 1927, Huron, S. D.	7,524,540
Slovene Nat. Ben. Society	(1) July, 1927, Chicago, Ill.	7,208,631
Equitable Fraternal Union		6,727,266

Benefits Paid Since Organization—Continued

	Coming Meetings	Amount
L'Union St. Joseph du Canada.	(4) Aug. 17, 1927, Ottawa, Ont.	$6,202,312
Loyal Amer. Life Ass'n		5,975,473
Knights of St. George, G.R.C.		5,823,183
Verhovay Aid Association		5,759,956
Artisans Or. of Mut. Prot.	(1) Jan. 11, 1928, Philadelphia, Pa.	5,653,523
A. O. U. W. of Washington	(1) May 11, 1927, Olympia, Wash.	5,643,630
Bohemian Cath. First Cent. Un.	(4) Sept. 28, 1927, St. Louis, Mo.	5,420,824
A. O. U. W. of Connecticut	(1) Oct. 20, 1927, New Haven, Conn.	4,542,604
A. O. U. W. of Oregon	(2) April 17, 1928, Portland, Ore.	5,369,594
Workmen's Circle	(1) May 1, 1927, Cleveland, Ohio.	5,235,623
Sons of Hermann (Texas)	(3) April 25, 1927, New Br., Texas.	5,077,388
New Era Life Ass'n		5,011,794
Shield of Honor	(2) June 7, 1927, Baltimore, Md.	4,450,957
Homesteaders Life Ass'n	(4) Oct. 10, 1927, Des Moines, Ia.	4,395,598
Modern Order of Praetorians	May 10, 1927.	4,293,958
Loyal Association		4,206,091
Western Catholic Union		4,202,793
Order of Scottish Clans		4,164,471
Penn. S. R. and G. Cath. Union	(1) May, 1927, Pittsburgh, Pa.	4,134,585
U. S. Letter Carriers' M.B.Ass'n	(2) Sept., 1927, El Paso, Tex.	4,127,770
United Artisans Life Ass'n		3,983,529
Grand Fraternity, The	(2) May 4, 1927, Philadelphia, Pa	3,970,422
Sons of Herman in Minnesota		3,863,900
Royal Templars of Temperance	(2) March, 1928, Hamilton,	3,836,801
Switchmen's Union of N. A.		3,831,236
A. O. U. W. of North Dakota	(2) May 25, 1927, Fargo, N. D.	3,755,738
Danish Brotherhood in Amer.		3,732,613
Degree of Honor of Neb.		3,620,589
A. O. U. W. of Texas		3,583,610
Catholic Knights of Ohio		3,339,356
North American Union		3,199,714
Degree of Honor of Nebraska		3,193,000
Hungarian Aid Association		3,157,630
Ukrainian Nat. Association		3,010,100
Railway Mail Association	(2) Sept., 1927, Boston, Mass.	2,959,115
Roman Cath. Mut. Prot. Soc.		2,955,046
Ind. Order Brith Sholom		2,950,822
Lutheran Mutual Aid Society		2,918,835
L'Union St. Jean-Baptiste		2,897,910
A. O. U. W. of Delaware		2,888,456
Grand Carn. Slov. Cath. Union		2,887,185
Association Canado-Amer.		2,871,431
South Slavonic Cath. Union		2,845,147
Polish Union of U. S.	(3) Sept., 1927, Brooklyn, N. Y.	2,844,114
Catholic Aid Association		2,833,500
A. O. U. W. of Maine	(2) Oct. 7, 1927.	2,830,363
Brotherhood of America	(1) May 10, 1927, Reading, Pa.	2,752,287
Western Bohemian Frat. Ass'n.	(5) Sept. 6, 1927, St. Paul, Minn.	2,744,902
First Cath. Slovak Ladies' Un.	(1) Sept., 1927.	2,742,666
Liberty Life Assurance Society		2,698,274
Order of Mutual Protection		2,667,558
Woodmen of the World (Can.)		2,649,614
Order of Mutual Protection		2,587,201
A. O. U. W. of Arkansas	(2) Apr. 19-20, 1927, Little Rock., Ark.	2,428,114
G. U. G. Germania		2,423,191
Independent Or. of Svithiod	(1) July, 1927, Duluth. Minn.	2,359,266
Daughters of America		2,347,794
Home Benefit Association		2,271,503
Woodmen of Union		2,265,018
Canadian Order of Odd Fellows		2,200,000
A. O. U. W. of W. Virginia		2,059,623
Beavers Reserve Fund Frat.		2,035,122
L'Un. St. Jos. de St. Hyacinthe	(3) May, 1928.	2,011,378
Hungarian Reformed Feder.	(4) Sept., 1927, Ligonier, Pa.	2,000,000
A. O. U. W. of Oklahoma		1,999,643
Degree of Honor of Kansas	(2) Oct. 5, 1927	1,966,799
Alianza Hispano Americana	(1) Feb., 1928, Tucson, Ariz.	1,946,077
Progressive Order of the West.	(2) July 24, 1927, Milwaukee, Wis.	1,858,373
Modern Samaritans	(4) June 11, 1927, Duluth, Minn.	1,825,051
American Woodmen		1,783,458
Aid Association for Lutherans	(1) July 1927, Appleton, Wis.	1,782,110
Polish Association of America		1,703,031
Russian Ort. Cat. Mu. Aid Soc.		1,620,527
Fraternal Reserve Association		1,599,011
American Benefit Society		1,588,467

Benefits Paid Since Organization—Continued

	Coming Meetings	Amount
Bohemian Slavonian Union		$1,575,402
Portugese Fraternity		1,559,303
Grand Or. Lodge of Br. N. A.		1,554,467
Penn. S. R. & G. Cath. Lad. Un.	(1) May, 1927, Youngstown, O.	1,453,000
Ind. Order of St. Luke	(2) Aug. 16, 1927, Richmond, Va.	1,387,270
Order Knights of Joseph		1,345,742
German Or. of Harugari of Ill.		1,295,724
Fireman's Mu. Aid & Ben. Ass'n		1,267,886
German Baptists' Life Ass'n		1,190,823
Mutual Ben. and Aid Soc		1,125,862
Scandinavian Amer. Frat		1,108,407
Lithuanian Alliance of Amer	(2) June 21, 1928.	1,058,693
North Star Benefit Ass'n		1,058,401
Electrical Workers' Ben. Ass'n.		1,054,010
Pike County Mut. Life Ass'n.		980,323
Western Bohemian Cath. Un.		942,277
Catholic Ladies of Columbia		934,377
Polish Alma Mater		915,665
Catholic Workman		911,365
Teachers' Protective Union		908,155
Cath. Family Prot. Ass'n		902,113
Slovenic Prog. Ben. Society		841,000
Italo-American Nat. Union		840,000
Bavarian National Association	Aug., 1927, Buffalo, N. Y.	816,534
Christian Burden Bearers' Ass'n	Aug. 15, 1927, Alton Bay, N. H.	795,500
Un. of the French Can. & Cath.		774,055
Bohemian Amer. Foresters		764,075
Concordia Mut. Ben. League		741,086
National Benevolent Society		707,971
Or. Sons of St. George of Ill		687,225
Order of the Amaranth		686,178
Catholic Fraternal League		634,384
Independent Order of Vikings	(1) June, 1927, Chicago, Ill.	601,566
Societe l'Assomption	(4) Aug., 1927, Moncton, N. B.	570,999
Western Pa. Odd Fel. Rel. Ass'n		570,667
Cath. Women's Benev. Legion		558,229
Beavers' National Mutual Ben.		556,306
Unity Prot. Insurance Ass'n		528,621
Hibernian Life Ins. Ass'n		521,418
Polish Nat. All. of Brooklyn		520,574
Sons of Norway		516,669
Ind. Workmen's Circle	(2) May 28, 1927, Philadelphia, Pa.	483,560
Roman and Greek Cath. G. S.		453,900
Columbian Frat. Ass'n		433,760
Royal Knights of King David	(1) July, 1927, Durham, N. C.	433,178
American Workmen		427,385
Thibodaux Benevolent Ass'n		394,400
Modern Romans		393,655
Bohemian R. Cat. Un. of Tex.		385,529
Polish National Union	(4) Sept., 1927, Brooklyn, N. Y.	376,304
Mut. Ben. Ass'n. of Pa. Rd. Em.		370,500
Columbian Fraternal Ass'n		345,315
Nat. Frat. Soc. of the Deaf	(3) July 16, 1927, Denver, Col.	341,619
L'Un. St. Jos. de Drum'ville		328,831
Concordia Mut. Ben. League	Apr. 30, 1927.	306,281
Western Slavonic Association		277,483
Eastern Star Ben. Fund		259,780
Jewish Nat. Workers' Alliance		255,257
Farmers' Life Ins. Ass'n	(1) July, 1927, Humbird, Wis.	247,576
Catholic Benevolent League	(1) May, 1927, Ft. Wayne, Ind.	239,200
Ind. Western Star Order		207,999
Order Sons of Zion		207,530
Frat. Or. of Eagles, Ins. Dept.	(1) Aug. 8, 1927, Milwaukee, Wis.	165,298
Bohemian American Union		153,760
Federal Reserve Association		92,206
Lutheran Brotherhood	(2) June 24, 1927, Chicago, Ill.	91,413
Amer. Ben. Ass'n of N. Y		59,188
Daughters of Norway		46,100
Western Samaritans Life Ass'n		17,540
Soc. merged or retired from bus.		455,911,234
Total Benefits paid by Fraternal Benefit Societies		**$3,650,037,095**

Societies Paying Benefits for Sickness

Independent Order of Odd Fellows	$239,607,005.00
Ancient Order of Foresters (England and America)	163,000,000.00
Fraternal Order of Eagles	73,606,906.00
Foresters of America	65,000,000.00
Improved Order of Red Men	49,973,265.00
Knights of Pythias	63,000,000.00
Ancient Order of Hibernians	28,517,250.00
Patriotic Order Sons of America	24,500,000.00
Loyal Order of Moose	23,386,539.00
Hermann's Sons	16,550,000.00
Junior Order, United Americans Mechanics	16,304,948.00
Independent Order of Rechabites	10,613,220.00
Benevolent and Protective Order of Elks	10,119,980.00
Knights of the Golden Eagle	10,363,770.00
United Ancient Order Druids	8,287,459.00
German Order of Harugari	8,000,000.00
Sons and Daughters of Liberty	7,360,000.00
American Mechanics	4,288,920.00
Order Sons of St. George	4,194,945.00
Patriotic Order of Americans	3,000,000.00
Fraternal Patriotic Americans	1,785,815.00
Patriotic and Protective Order of Stags	1,532,647.00
Order of Owls	662,131.00
Order of the Star of Bethlehem	468,000.00
Knights of the Royal Arch	300,000.00
Fraternal Order Beavers	150,000.00
Loyal Order Buffaloes	121,233.00
American Home Watchmen	83,619.00
Total	**$833,777,552.00**
Grand Total of Benefits paid by Fraternal System	**$4,483,814,647.00**

New York Conference, Whole Family Protection, Merger and Amortization Bills and Beneficiaries

At the beginning of 1927 the New York Conference Bill was in operation in the following states, with practically uniform conditions: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Idaho, Indiana, Kentucky, Louisiana, Massachusetts, Michigan, Mississippi, Missouri, Montana, New Hampshire, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Rhode Island, South Dakota, Tennessee. Texas, Utah, Virginia, Washington (not uniform), Wyoming, British Columbia, Quebec and Dominion of Canada. In Maryland it was adopted without the valuation sections. Valuation is provided in Pennsylvania and Wisconsin, but not as a test of solvency. Kansas does not have the same requirements as to beneficiaries as are provided in the New York Conference Bill. The following states do not require valuation: Delaware, District of Columbia, Illinois, Iowa, Kansas, Maine, Minnesota, Nebraska, Nevada, New Jersey, Oklahoma, South Carolina, Vermont and West Virginia.

The following states have the old National Fraternal Congress Uniform Bill, which in principle is the same as the New York Conference Bill, except as to those sections relating to valuation and publicity: Iowa, Maine, Minnesota, Oklahoma, Vermont.

The Whole Family Protection Bill is in operation, as originally formulated, as follows: California, Colorado, Florida, Idaho, Illinois, Indiana, Iowa, Kentucky, Maine, Massachusetts, Michigan, Missouri, Montana, New Hampshire, New Mexico (irregular), North Carolina, Ohio, South Dakota, Texas, Utah, Virginia, Washington, Wyoming. Juvenile insurance may also be written in the following states: Alabama, Arkansas, Colorado, Connecticut, Georgia, Idaho, Kansas, Louisiana, Massachusetts, Michigan, Minnesota, Mississippi, Nebraska, New Hampshire, New Mexico, New York, North Dakota, Oklahoma, Oregon, Rhode Island, South Carolina, Tennessee, West Virginia, Wisconsin. Juvenile insurance may be written without restrictions as to beneficiaries in the following states: Kentucky, Mississippi, Oklahoma, West Virginia and Wisconsin. In Alabama, Arkansas, Mississippi, Nebraska, New Mexico, Oklahoma, Oregon and West Virginia sick benefits are allowed. In Georgia, Minnesota, New York, Rhode Island, Tennessee and Wisconsin there must be an adult class on adequate rates. In Wyoming juvenile insurance may be provided by special permission from the insurance department. In Alabama, Arkansas, Louisiana, Mississippi, Nebraska, New Mexico, Oregon and West Virginia, the interest assumption is three and one-half per cent. In other states 4 per cent.

The Merger Bill, with minor differences, is in force in the following states: California, Indiana, Illinois, Michigan, Minnesota, New York, N. C., S. C., S. D.

The following states have the same requirements relative to beneficiaries as are provided in the New York Conference Bill: Alabama, Arizona, Arkansas, Colorado, Florida, Idaho, Kentucky, Louisiana, Maryland, Mississippi, Missouri, Montana, New Mexico, North Carolina, North Dakota, Ohio, Oregon, Texas, Utah, Virginia, Wyoming. The requirements of the following states vary a little from the above: California, Connecticut, Georgia, Indiana, Michigan, New Hampshire, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee and West Virginia. In

Nevada and Wisconsin there are no restrictions as to beneficiaries. The following states prohibit an institution from being named as beneficiary: D. of C., N. J., S. D.

The following states have adopted the Amortization Bill permitting fraternal societies to value the securities held on the amortized basis: Arizona, Idaho, Indiana, Iowa, Kentucky, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, North Carolina, North Dakota, Pennsylvania, Rhode Island, South Carolina, South Dakota, Utah, Washington, West Virginia and Wyoming. With minor differences the bill is in force in Conn., Mass., Mich., Ore. and Wis.

STATE INSURANCE OFFICIALS

State	Annual Fees	Name and Address	Title
Alabama	$51.00	Frank N. Julian, Montgomery	Supt. of Insurance
Alaska	16.00	Karl Theil, Juneau	Secretary of Territory
Arizona	25.00	F. J. K. McBride, Phoenix	Chrm., Corp. Comm.
Arkansas	10.00	J. S. Maloney, Little Rock	Insurance Commissioner
California	30.00	Charles Detrick, San Francisco	Insurance Commissioner
Canal Zone	.....	C. A. McIlvaine, Balboa Heights	Executive Secretary
Colorado	50.00	Jackson Cochrane, Denver	Insurance Commissioner
Connecticut	10.00	Howard P. Dunham, Hartford	Insurance Commissioner
Delaware	10.00	James G. Shaw, Dover	Insurance Commissioner
D. of Columbia	5.00	T. M. Baldwin, Washington	Supt. of Insurance
Florida	10.00	J. C. Luning, Tallahassee	State Treasurer
Georgia	20.00	W. A. Wright, Atlanta	Insurance Commissioner
Hawaii	30.00	H. C. Hapai, Honolulu	Insurance Commissioner
Idaho	50.00	D. C. Neifert, Boise City	Director of Insurance
Illinois	15.00	Geo. Huskinson, Springfield	Supt. of Insurance
Indiana	30.00	Clarence Wysong, Indianapolis	Insurance Commissioner
Iowa	25.00	Ray A. Yenter, Des Moines	Insurance Commissioner
Kansas	20.00	Wm. R. Baker, Topeka	Supt. of Insurance
Kentucky	20.00	S. M. Saufley, Frankfort	Insurance Commissioner
Louisiana	375.00	James J. Bailey, Baton Rouge	Secretary of State
Maine	.....	Wilbur D. Spencer, Augusta	Insurance Commissioner
Maryland	30.00	Carville D. Benson, Baltimore	Insurance Commissioner
Massachusetts	20.00	W. E. Monk, Boston	Insurance Commissioner
Michigan	.....	Chas. D. Livingston, Lansing	Insurance Commissioner
Minnesota	32.00	George W. Wells, Jr., St. Paul	Insurance Commissioner
Mississippi	35.00	T. M. Henry, Jackson	Insurance Commissioner
Missouri	5.00	Ben. C. Hyde, Jefferson City	Supt. of Insurance
Montana	10.00	Geo. P. Porter, Helena	Insurance Commissioner
Nebraska	10.00	John R. Dumont, Lincoln	Chief of Bureau of Ins.
Nevada	.....	Ed. C. Peterson, Carson City	State Comptroller
New Hampshire	5.00	John E. Sullivan, Concord	Insurance Commissioner
New Jersey	5.00	Edward Maxson, Trenton	Insurance Commissioner
New Mexico	5.00	Hilario A. Delgado, Santa Fe	Supt. of Insurance
New York	20.00	Jas. A. Beha, Albany	Supt. of Insurance
North Carolina	58.00	Stacey W. Wade, Raleigh	Insurance Commissioner
North Dakota	15.00	S. A. Olsness, Bismarck	Insurance Commissioner
Ohio	25.00	Wm. C. Safford, Columbus	Supt. of Insurance
Oklahoma	5.00	J. G. Read, Oklahoma City	Insurance Commissioner
Oregon	.....	Clare A. Lee, Salem	Insurance Commissioner
Pennsylvania	22.00	M. H. Taggart, Harrisburg	Insurance Commissioner
Porto Rico	.....	Ramon Aboy, Jr., San Juan	Supt. of Insurance
Rhode Island	20.00	Philip H. Wilbour, Providence	Insurance Commissioner
South Carolina	50.00	J. J. McMahan, Columbia	Insurance Commissioner
South Dakota	27.00	G. H. Helgerson, Pierre	Insurance Commissioner
Tennessee	10.00	A. S. Caldwell, Nashville	Insurance Commissioner
Texas	10.00	R. L. Daniel, Austin	Insurance Commissioner
Utah	25.00	John Q. McQuarrie, Salt Lake City	Insurance Commissioner
Vermont	10.00	Robert C. Clark, Montpelier	Insurance Commissioner
Virginia	5.00	Joseph Button, Richmond	Insurance Commissioner
Washington	10.00	H. O. Fishback, Olympia	Insurance Commissioner
West Virginia	35.00	Sam T. Mallison, Charleston	State Auditor
Wisconsin	25.00	Milton A. Freedy, Madison	Insurance Commissioner
Wyoming	15.00	John M. Fairfield, Cheyenne	Insurance Commissioner

CANADA

Dominion of Canada	Geo. D. Finlayson, Ottawa	Supt. of Insurance
Province of Ontario	R. Leighton Foster, Toronto	Supt. of Insurance
Province of Quebec	J. P. B'elanger, Quebec	Supt. of Insurance
British Columbia	J. P. Dougherty, Victoria	Supt. of Insurance
New Brunswick	Robert Bailey, Fredericton	Deputy Prov. Treas.

Aid Association for Lutherans

Principal Office, Insurance Bldg., Appleton, Wis. Organized 1902.

G. D. Ziegler, *President*, Appleton, Wis.
Albert Voecks, *Secretary*, Appleton, Wis.
William H. Zuehlke, *Treasurer*, Appleton, Wis.
G. C. Hoyer, M. D., *Medical Director*, Appleton, Wis.

Commenced business as an order, August 15, 1902.

Issues certificates for $250 to $10,000 in Class C for whole life protection for the following participating quarterly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$3.40	28	$4.40	40	$6.45	52	$10.70
17	3.45	29	4.50	41	6.65	53	11.25
18	3.50	30	4.65	42	6.95	54	11.80
19	3.55	31	4.80	43	7.20	55	12.40
20	3.65	32	4.95	44	7.50	56	13.05
21	3.70	33	5.10	45	7.80	57	13.75
22	3.80	34	5.25	46	8.15	58	14.50
23	3.90	35	5.40	47	8.50	59	15.30
24	4.00	36	5.60	48	8.90	60	16.20
25	4.10	37	5.80	49	9.30		
26	4.20	38	6.00	50	9.75		
27	4.30	39	6.20	51	10.20		

Above rates effective July, 1911; existing members not disturbed Also issues whole life with disability and old age benefits, twenty-year payment, convertible term, twenty-year endowment and sick benefit Certificates. Certificates provide for surrender, paid-up and extended insurance features. Participation in 1926, $220,504.04.

Expense of management provided by annual per capita and ten per cent of payments.

Cost of management, 1921, $36,261.91; 1922, $76,216; 1923, $79,739.12; 1924, $78,881.87; 1925, $93,959.52; 1926, $96,849.64.

Cost of management per member, 1921, $1.82; 1922, $1.98; 1923, $2.39; 1924, $2.18; 1925, $2.08; 1926, $1.87.

Deaths per 1,000 benefit members in 1921, 4; 1922, 4.46; 1923, 3.74; 1924, 3.30; 1925, 4.23; 1926, 3.72.

Average age, Jan. 1, 1922, 36.43 years; 1923, 37.5 years; 1924, 35.6 years; 1925, 35.5 years; 1926, 35.14 years; 1927, 35.02 years.

Number of payments: 1921 to 1927, 4 each year.

Amount collected per $1,000 each year: 1921 to 1927, age 30, $18.60; age 35, $21.60; age 40, $25.80.

Death benefits paid in 1921, $72,432.93; other benefits, $97,879.88; 1922, $99,231.58; other benefits, $122,802.41; 1923, $102,408.50; other benefits, $183,522.04; 1924, $110,610.92; other benefits, $207,933.04; 1925, $174,179.33; other benefits, $291,171.73; 1926, $173,697.10; other benefits, $150,307.45.

Insurance in force, Jan. 1, 1922, $19,752,046; 1923, $26,258,018; 1924, $32,029,610; 1925, $39,153,198; 1926, $47,058,285; 1927, $55,676,802.

Benefit membership, Jan. 1, 1922, 22,692; 1923, 28,583; 1924, 33,329; 1925, 39,212; 1926, 45,204; 1927, 51,773.

Subordinate lodges, Jan. 1, 1922, 694; 1923, 918; 1924, 1,024; 1925, 1,195; 1926, 1,346; 1927, 1,492.

Total assets, Jan. 1, 1927, $5,722,453.54.

Total liabilities, Jan. 1, 1927, $107,843.12.

Men and women admitted. Juvenile department, 1,507 members.

Jurisdiction: All states except Ky., La., Miss., Me., N. C., R. I., Vt. and S. C.

Alianza Hispano-Americana

Office of Supreme Lodge, A. H. A. Bldg., Tucson, Ariz. Organized 1894.

A. A. Sedillo, *Supreme President*, Albuquerque, N. M.

E. H. Apodaca, *Supreme Secretary*, El Paso, Texas.

M. Cervantes, *Supreme Treasurer*, Tuscon, Ariz.

J. A. Samaniego, M. D., *Supreme Physician*, Los Angeles, Cal.

A. D. Trujillo, *Supreme Counselor*, San Bernardino, Cal.

Commenced business as an order, January 14, 1894.

Issues certificates for $500 to $3,000 at the following net level monthly rates on $1,000 (Col. 1, ordinary life; Col. 2, 20-payment life):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$1.10	$1.60	29	$1.45	$2.05	40	$2.05	$2.65
17	1.10	1.65	30	1.50	2.10	41	2.15	2.70
18	1.15	1.65	31	1.55	2.15	42	2.25	2.80
19	1.15	1.70	32	1.60	2.20	43	2.35	2.90
20	1.20	1.70	33	1.65	2.25	44	2.45	3.00
21	1.20	1.75	34	1.70	2.30	45	2.55	3.10
22–23	1.25	1.80	35	1.75	2.35	46	2.65	3.20
24	1.30	1.85	36	1.80	2.40	47	2.75	3.30
25–26	1.35	1.90	37	1.85	2.45	48	2.85	3.40
27	1.40	1.95	38	1.95	2.50	49	3.00	3.50
28	1.40	2.00	39	2.00	2.60	50	3.15	3.65

The above rates were adopted Jan. 1, 1924. They apply to new members and to old members who transfer to 20-year paid-up attained ages.

Expense of management provided by annual per capita of $2.00.

Cost of management, 1920, $9,402.61; 1921, $19,886.24; 1922, $12,179.33; 1923, $16,508.57; 1924, $25,275.24; 1925, $25,904.39; 1926, $32,767.85.

Cost of management per member, 1920, $1.57; 1921, $3.76; 1922, $2.32; 1923, $2.55; 1924, $2.87; 1925, $2.92; 1926, $3.48.

Deaths per 1,000 benefit members, 1920, 10; 1921, 11.92; 1922, 11.76; 1923, 11.12; 1924, 10.76; 1925, 10.47; 1926, 9.8.

Number of payments: 1920 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1920 to 1927, age 30, $18.00; age 35, $21.00; age 40, $24.60.

Benefits paid in 1920, $57,491; 1921, $71,639.40; 1922, $69,134.60; 1923, $81,863; 1924, $72,432.13; 1925, $114,390.53; 1926, $83,555.79.

Insurance in force, Jan. 1, 1921, $5,979,100; 1922, $5,230,950; 1923, $5,079,350; 1924, $6,274,750; 1925, $6,459,350; 1926, $9,126,750; 1927, $10,260,600.

Benefit membership, including juvenile, Jan. 1, 1921, 5,915; 1922, 5,289; 1923, 5,189; 1924, 6,459; 1925, 6,759; 1926, 8,879; 1927, 9,412.

Subordinate lodges, Jan. 1, 1921, 92; 1922, 98; 1923, 109; 1924, 121; 1925, 133; 1926, 160; 1927, 170.

Total assets, Jan. 1, 1927, $554,307.75.

Total liabilities, Jan. 1, 1927, $7,901.03.

Jurisdiction: Ariz., N. M., Cal., Tex., Col., Wyo., Mexico Republic.

Special Features: Men and women admitted. Optional funeral benefits of $100 to $200. Cost of joining: $3.50, plus medical examination. Juvenile department, 737 members.

Alliance Nationale

General Office, 395 Viger Ave., Montreal, Can. Organized, 1893.

CHAS. DUQUETTE, *President and General Director*, Montreal, Canada.
GEORGES MONET, *General Secretary*, Montreal, Canada.
ALFRED ST. CYR, *General Treasurer*, Westmount, Montreal, Canada.
THEO. CYPIHOT, M. D., *Chief Medical Examiner*, Montreal, Canada.
E. H. GODIN, *General Counsel*, Montreal, Canada.

Commenced business as an order, May, 1893.

Issues certificates for $250 to $5,000 at the following level monthly rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5	Col. 6
16–17	$1.35	$1.45	$1.60	$1.50	$2.05	$3.75
18–19	1.35	1.45	1.60	1.55	2.10	3.75
20	1.35	1.45	1.65	1.60	2.15	3.75
21	1.35	1.50	1.65	1.60	2.20	3.75
22	1.40	1.55	1.70	1.65	2.25	3.75
23	1.40	1.55	1.75	1.70	2.25	3.75
24	1.45	1.60	1.80	1.70	2.30	3.75
25	1.45	1.65	1.85	1.75	2.30	3.75
26	1.50	1.70	1.90	1.80	2.35	3.80
27	1.55	1.75	1.95	1.80	2.40	3.80
28	1.55	1.80	2.05	1.85	2.45	3.80
29	1.60	1.85	2.15	1.90	2.50	3.80
30	1.65	1.90	2.25	1.95	2.55	3.85
31	1.70	1.95	2.35	2.00	2.60	3.85
32	1.75	2.00	2.45	2.05	2.65	3.85
33	1.80	2.10	2.55	2.10	2.70	3.90
34	1.85	2.15	2.65	2.20	2.75	3.90
35	1.90	2.25	2.75	2.25	2.85	3.90
36	1.95	2.30	2.85	2.30	2.90	3.90
37	2.05	2.40	2.95	2.40	2.95	3.95
38	2.10	2.50	3.10	2.45	3.05	4.00
39	2.15	2.60	3.30	2.55	3.10	4.00
40	2.25	2.70	3.50	2.65	3.20	4.05
41	2.30	2.80	3.70	2.70	3.30	4.10
42	2.40	2.95	3.90	2.80	3.35	4.15
43	2.45	3.05	4.15	2.90	3.45	4.20
44	2.55	3.20	4.45	3.00	3.55	4.25
45	2.65	3.35	4.75	3.10	3.65	4.30
46	2.75	3.55	5.10	3.25	3.75	4.35
47	2.85	3.75	5.55	3.35	3.90	4.45
48	2.95	3.95	6.05	3.50	4.00	4.55
49	3.10	4.15	6.65	3.65	4.15	4.65
50	3.25	4.40	7.35	3.80	4.30	4.75
51	3.35	4.65	8.25	4.00	4.45	4.85
52	3.50	4.95	9.45	4.15	4.60	4.95
53	3.65	5.30	10.75	4.40	4.80	5.10
54	3.85	5.65	12.35	4.60	5.00	5.25
55	4.10	6.10	14.85	4.85	5.20	5.40
56	4.35	6.60	18.60	5.10	5.45	5.60
57	4.60	7.10	25.35	5.35	5.65	5.80
58	4.85	7.85	37.85	5.65	5.95	6.00
59	5.10	8.60	75.35	5.95	6.20	6.20
60	5.35	9.35	.....	6.30	6.55	6.45

(Col. 1, whole life, paid-up certificate, loan or cash value and extended insurance; Col. 2, endowment at age 70 with disability benefit, old

age pension, paid-up certificate, loan or cash value and extended insurance; Col. 3, endowment at age 60 with disability benefit, old age pension, loan or cash value and extended insurance; Col. 4, whole life with disability benefit, paid-up certificate, loan or cash value and extended insurance; Col. 5, twenty-year payment with disability benefit, paid-up certificate, loan or cash value and extended insurance; Col. 6, twenty-year endowment with disability benefit, paid-up certificate, loan or cash value and extended insurance.)

Expense of management provided by entrance fee and percentage deducted from above rates.

Cost of management, 1919, $64,393.03; 1920, $62,162.07; 1921, $68,223.01; 1922, $73,183.25; 1923, $71,586.83; 1924, $83,695.46; 1925, $88,501.96; 1926, $75,629.02.

Cost of management per member, 1919, $2.31; 1920, $2.12; 1921, $2.24; 1922, $2.28; 1923, $2.19; 1924, $2.35; 1925, $2.55; 1926, $2.19.

Death per 1,000 benefit members, 1919, 10.10; 1920, 9.62; 1921, 8.70; 1922, 8.30; 1923, 9; 1924, 9.33; 1925, 9.94; 1926, 9.89.

Average age, Jan. 1, 1920, 38.63 years; 1921, 38.45 years; 1922, 39.02 years; 1923, 39.28 years; 1924, 38.69 years; 1925, 40 years; 1926, 41.05 years; 1927, 41.36 years.

Number of payments: 1919 to 1926, 12 each year.

Amount collected per $1,000 (whole life plan) each year: 1919 to 1927, age 30, $19.80; age 35, $22.80; age 40, $27.00.

Death benefits paid in 1919, $258,363.08; other benefits, $156,174.34; 1920, $226,792.02; other benefits, $164,819.15; 1921, $208,904.23; other benefits, $183,133.37; 1922, $214,953.31; other benefits, $223,239.22; 1923, $250,808.10; other benefits, $227,482.43; 1924, $260,830.62; other benefits, $258,446.43; 1925, $246,018.95; other benefits, $331,667.50; 1926, $283,695.45; other benefits, $342,631.20.

Insurance in force, Jan. 1, 1920, $22,250,172; 1921, $24,281,524; 1922, $25,084,640; 1923, $26,165,175; 1924, $29,397,774; 1925, $28,546,675; 1926, $27,007,599; 1927, $28,379,821.

Benefit membership, Jan. 1, 1920, 28,336; 1921, 30,377; 1922, 31,101; 1923, 31,908; 1924, 34,748; 1925, 34,338; 1926, 32,817; 1927, 33,849.

Subordinate lodges, Jan. 1, 1920, 528; 1921, 541; 1922, 555; 1923, 567; 1924, 624; 1925, 639; 1926, 631; 1927, 633.

Cost of joining: Entry fee equal to one monthly payment.

Total assets, Jan. 1, 1927, $9,048,586.80.

Total liabilities, Jan. 1, 1927, $70,026.

JURISDICTION: Canada, Conn., Maine, N. H., N. Y., R. I.

SPECIAL FEATURES: Men and women admitted. Paid-up certificates, extended insurance, loan and cash values. Old age pension, disability and sick benefits. Juvenile department, 1,797 members.

American Benefit Society

Office of the Supreme Lodge, 1147 Tremont Bldg., Boston, Mass. Organized 1893.

ALBERT YOUNG, *Supreme President*, Haverhill, Mass.

M. MOREY PEARSON, M. D., *Sup. Secy. and Med. Dir.*, Boston, Mass.

ERNEST THRASHER, *Supreme Treasurer*, Boston, Mass.

Commenced business as an order, January 23, 1893.

Date of first payment levied, January 23, 1893.

Expense of management provided by per capita tax and per cent of payments.

Cost of management, 1921, $4,941.08; 1922, $4,571.35; 1923, $5,265.61; 1924, $5,594.27; 1925, $4,905.65; 1926, $5,234.38.

Cost of management per member, 1921, $3.24; 1922, $3.29; 1923, $3.96; 1924, $4.57; 1925, $4.28; 1926, $4.98.

Deaths per 1,000 benefit members in 1921, 24.7; 1922, 29; 1923, 22.5; 1924, 24.5; 1925, 31.4; 1926, 24.7.

Issues certificates for $250 to $2,000 at the following level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16 to 20	$1.01	27	$1.22	33	$1.47	39	$1.85
21	1.03	28	1.25	34	1.51	40	1.92
22	1.06	29	1.29	35	1.57	41	1.99
23	1.09	30	1.33	36	1.67	42	2.07
24	1.12	31	1.37	37	1.73	43	2.15
25	1.15	32	1.42	38	1.79	44	2.23
26	1.18						

The above rates were adopted in 1926 and applied to members admitted before 1915 as of their ages in 1915 and at entry ages to those admitted from 1915 to 1926.

Number of payments: 1920 to 1927, 12 each year.

Amount collected per $1,000 each year: 1921 to 1927, age 30, $15.36; age 35, $18.24; age 40, $21.84.

Death benefits paid in 1921, $31,500; 1922, $39,750; 1923, $25,675.11; 1924, $28,406.09; 1925, $29,648.26; 1926, $28,000.

Insurance in force, Jan. 1, 1922, $1,151,750; 1923, $1,030,250; 1924, $988,000; 1925, $920,750; 1926, $857,750; 1927, $795,750.

Benefit membership, Jan. 1, 1922, 1,527; 1923, 1,390; 1924, 1,331; 1925, 1,225; 1926, 1,145; 1927, 1,050.

Subordinate lodges, Jan. 1, 1922, 48; 1923, 44; 1924, 41; 1925, 38; 1926, 35; 1927, 35.

Total assets, Jan. 1, 1927, $23,837.67.

Total liabilities, Jan. 1, 1927, $598.53.

JURISDICTION: New England States. Men and women admitted.

American Insurance Union

National Office, A. I. U. Citadel, Columbus, Ohio. Organized 1894.

HON. JOHN J. LENTZ, *National President*, Columbus, Ohio.
MISS MARY E. COLBORN, *National Secretary*, Columbus, Ohio.
PAUL BERNARD, *National Treasurer*, Columbus, Ohio.
GEORGE W. HOGLAN, *National Medical Director*, Columbus, Ohio.
JOHN D. KARNS, *National Counselor*, Columbus, Ohio.

Commenced business as an order, September 21, 1894.

Issues policies up to $25,000.

Expense of management provided by 16⅔% of payments.

Cost of management, 1917, $152,381.98; 1918, $200,640.06; 1919, $220,640.36; 1920, $297,972.56; 1921, $277,700.12; 1922, $318,084.40; 1923, $290,155.89; 1924, $324,786.78; 1925, $380,419.42; 1926, $413,266.08.

Cost of management per member, 1917, $2.52; 1918, $2.87; 1919, $2.34; 1920, $2.70; 1921, $2.59; 1922, $2.93; 1923, $2.53; 1924, $2.52; 1925, $2.59; 1926, $2.80.

Deaths per 1,000 benefit members, 1917, 11.1; 1918, 14.4; 1919, 12.6; 1920, 14.4; 1921, 13.5; 1922, 13.05; 1923, 13.3; 1924, 12.6; 1925, 11.3; 1926, 12.2.

Average age, Jan. 1, 1918, 41.53 years; 1919, 42.03 years; 1920, 42.03 years; 1921, 42.69 years; 1922, 43.23 years; 1923, 43.36 years; 1924, 42.15 years; 1925, 41.95 years; 1926, 41.64 years; 1927, 42.03 years.

Number of payments: 1917 to 1927, 12 each year.

A. I. U. MONTHLY RATES FOR EACH $1,000 LIFE INSURANCE

Approved and Certified by George Dyre Eldridge, Actuary

Age	No. 1 Cash Savings Step Rate Legal Reserve	No. 2 Whole Life Level Rate Legal Reserve	No. 3 Paid Up in 20 Years Legal Reserve
16	$0.61	$1.10	$1.65
17	.62	1.12	1.67
18	.63	1.14	1.69
19	.64	1.17	1.72
20	.65	1.20	1.75
21	.66	1.23	1.78
22	.67	1.26	1.81
23	.68	1.29	1.84
24	.69	1.32	1.87
25	.70	1.35	1.90
26	.71	1.38	1.94
27	.72	1.42	1.98
28	.73	1.46	2.03
29	.74	1.50	2.08
30	.75	1.55	2.13
31	.77	1.60	2.18
32	.79	1.65	2.23
33	.81	1.70	2.28
34	.83	1.75	2.34
35	.85	1.80	2.40
36	.89	1.85	2.46
37	.93	1.91	2.52
38	.97	1.98	2.58
39	1.01	2.05	2.64
40	1.05	2.12	2.70
41	1.11	2.20	2.80
42	1.17	2.30	2.90
43	1.23	2.40	3.00
44	1.29	2.50	3.10
45	1.35	2.65	3.20
46	1.43	2.75	3.30
47	1.51	2.85	3.40
48	1.59	3.00	3.50
49	1.67	3.15	3.65
50	1.75	3.35	3.80
51	1.85	3.55	
52	1.95	3.75	
53	2.05	4.00	
54	2.15	4.25	
55	2.25	4.50	
56	2.40	4.85	
57	2.55	5.20	
58	2.70	5.60	
59	2.85	6.05	
60	3.00	6.60	

CASH SAVINGS STEP RATE LEGAL RESERVE POLICY

This policy reaches a level rate of $3.00 a month for life at end of calendar year of age 60 for all who become members before the calendar year of age 36. All who enter within the calendar years of ages 36 to 40, both inclusive, will pay a monthly level rate of $3.65 from the beginning of calendar year of age 61 to end of calendar year of age 70, and thereafter a rate of $3.00 a month for life. All who enter within the calendar years of ages 41 to 45, both inclusive, will pay a monthly level rate of $4.45, from the beginning of calendar year of age 61 to end of calendar year of age 70, and thereafter a rate of $3.00 a month for life. All who enter within the calendar years of ages 46 to 50, both inclusive, will pay a monthly level rate of $5.25 from the beginning of calendar year of age 61 to end of calendar year of age 70, and thereafter a rate of $3.00 a month for life.

The Cash Savings Step Rate Legal Reserve Policy reaches a level rate at such a *low rate* as never to freeze our the Silver Grays. It provides pure protection at the lowest possible cost during the dependency period of the mother and children and guarantees a generous profit-sharing for the member himself in his later years and after his children are self-sustaining.

This policy provides for Cash Surrender, Paid-up or Extended Insurance at any time after ten years from date of issue, but in no event prior to end of calendar year of age 40 and it will pay $500 to $625 cash on each $1,000 insurance determined by age of entry upon the request and surrender of policy, at end of calendar year of age 70, or, if the member prefers, he may draw out the accumulated cash to his credit over and above $500 and continue his policy for its full face for life by paying $3.00 a month for each $1,000.

WHOLE LIFE LEVEL RATE LEGAL RESERVE POLICY

This policy provides for Cash Surrender, Paid-up or Extended Insurance at any time after three years from date of issue; and it will pay, at the end of calendar year of age 70, $500 to $625 cashoneach $1,000 insurance, determined by age of entry, upon the request and surrender of policy: or if the member prefers, he may draw out the accumulated cash to his credit over and above $500 and continue his policy for its full face for life by paying $3.00 month for each $1,000, or if he has been paying $3.00 or lower he will pay, until the end of life, the rate paid at age of entry.

PAID-UP IN TWENTY YEARS LEGAL RESERVE POLICY

This policy provides for Cash Surrender, Paid-up or Extended Insurance at any time after three years from date of issue. After the end of the twenty year period, this policy may be carried for life for its full value without further payments. It also provides for a Cash Surrender at the end of the calendar year of age 70 of $725.00 on each $1,000 insurance upon request and surrender of policy.

Age of Admission, 16 to end of calendar year of age 50 on all tables except Whole Life Level Rate table which is to end of calendar year age 60.

All policies paid in full from date of delivery in case of death, and one-half in case of total and permanent disability. Jurisdiction: U. S. A.

Life, Health, Accident, Old Age and Child Insurance.

Death benefits paid in 1917, $564,149.99; other benefits, $66,458.02; 1918, $676,638.01; other benefits, $68,019.71; 1919, $1,047,426.94; other benefits, $78,085.10; 1920, $1,145,130.71; other benefits, $109,783.34; 1921, $1,367,324.55; other benefits, $177,871.29; 1922, $1,273,281.44; other benefits, $142,028.29; 1923, $1,324,408.37; other benefits, $171,-431.26; 1924, $1,441,408.39; other benefits, $172,899.54; 1925, $1,453,-987.10; other benefits, $211,793.25; 1926, $1,542,169.31; other benefits, $217,796.59.

Insurance in force, Jan. 1, 1918, $57,851,690; 1919, $71,540,732; 1920, $96,436,649; 1921, $114,837,559; 1922, $111,113,967; 1923, $115,298,662; 1924, $129,259,084; 1925, $155,015,647; 1926, $160,409,180; 1927, $178,913,187.

Benefit membership (all divisions), Jan. 1, 1918, 60,394; 1919, 69,829; 1920, 93,642; 1921, 110,249; 1922, 106,658; 1923, 110,370; 1924, 121,842; 1925, 139,781; 1926, 147,888; 1927, 168,030.

Number of juvenile members, Jan. 1, 1918, 4,015; 1919, 5,882; 1920, 6,800; 1921, 8,754; 1922, 11,152; 1923, 13,852; 1924, 15,917; 1925, 18,372; 1926, 20,644; 1927, 21,331.

Juvenile insurance in force, Jan. 1, 1918, $700,410; 1919, $1,160,279; 1920, $1,456,230; 1921, $1,967,280; 1922, $2,590,820; 1923, $3,421,930; 1924, $4,259,570; 1925, $5,131,970; 1926, $5,961,500; 1927, $6,197,310.

Subordinate lodges, Jan. 1, 1918, 563; 1919, 706; 1920, 795; 1921, 1,263; 1922, 973; 1923, 904; 1924, 969; 1925, 1,001; 1926, 973; 1927, 938.

Entrance fee: First payment; examination fee paid from National Office.

Total assets, Jan. 1, 1927, $8,955,646.59.

Total liabilities, Jan. 1, 1927, $3,515,392.70.

ANNUAL VALUATIONS have been made for the last fifteen years, the basis in all cases being provided by statute, and since 1925 on the basis of the Fraternal American Table of Mortality which gives a reserve for corresponding masses of business either equal to or stronger than those based on the American Experience Table, the highest mortality standard required by any State Insurance Department. Each of these valuations has shown the Society with a substantial surplus over and above the requirements of 100 per cent of solvency. This increase in surplus and strength is attested in the reports made by William T. Eldridge, Actuary, and in making these valuations he has not included the recently appraised value of real estate over book value amounting to $921,000, nor Bond and Stocks and interest in the sum of $726,275 received as part of purchase price during 1925 of real estate sold, nor does it include representatives' balances of $38,570.87, nor does it include printing and other National Office equipment of $83,766.30, making an aggregate of $1,769,612.17 of assets over and above the valuation percentage.

American Woodmen

Home Office, 1622 Arapahoe St., Denver, Col. Organized 1901.

E. W. D. ABNER, *Supreme Commander*, Denver, Col.
L. H. LIGHTNER, *Supreme Clerk*, Denver, Col.
T. T. MCKINNEY, M. D., *Supreme Physician*, Denver, Col.
ERNEST L. RHOADS, *General Counsellor*, Denver, Col.

Commenced business as an order, April 5, 1901.

Issues certificates for $100 to $3,000 at the following level monthly rates on $1,000 (Whole life with accident benefits):

Age	Rate	Age	Rate	Age	Rate
16–22	$1.55	31–34	$2.05	39–42	$2.50
23–30	1.75	35–38	2.25	43–45	2.70

The above rates effective in 1921; existing members not disturbed.

Expense of management provided by per capita tax, entrance fees and first payments.

Cost of management, 1918, $33,914.79; 1919, $42,643.21; 1920, $74,710.96; 1921, $91,113.42; 1922, $112,350; 1923, $143,787.56; 1924, $85,546.63; 1925, $97,956.68; 1926, $117,347.82.

Cost of management per member, 1918, $1.01; 1919, $0.98; 1920, $1.39; 1921, $1.73; 1922, $2.17; 1923, $2.47; 1924, $1.47; 1925, $1.71; 1926, $2.02.

Deaths per 1,000 benefit members in 1918, 8; 1919, 7; 1920, 8.7; 1921, 9; 1922, 10.77; 1923, 10.3; 1924, 11.3; 1925, 13; 1926, 13.1.

Number of payments: 1918 to 1927, 12 each year.

Benefits paid in 1918, $113,578.83; 1919, $115,314.86; 1920, $123,-247.69; 1921, $131,887.42; 1922, $167,920.22; 1923, $184,487.49; 1924, $218,958.07; 1925, $255,352.95; 1926, $265,225.46.

Insurance in force, Jan. 1, 1919, $17,917,950; 1920, $20,251,650; 1921, $26,796,700; 1922, $24,719,850; 1923, $24,297,700; 1924, $27,164,400; 1925, $27,183,850; 1926, $26,921,400; 1927, $27,947,900.

Benefit membership, Jan. 1, 1919, 33,549; 1920, 43,408; 1921, 57,225; 1922, 52,632; 1923, 51,986; 1924, 58,180; 1925, 58,020; 1926, 57,203; 1927, 59,211.

Subordinate lodges, Jan. 1, 1919, 388; 1920, 434; 1921, 552; 1922, 493; 1923, 525; 1924, 551; 1925, 520; 1926, 525; 1927, 578.

Cost of joining: $10.00.

Total assets, Jan. 1, 1927, $1,581,973.31.

Total liabilities, Jan. 1, 1927, $41,365.69.

Men and women admitted on equal terms.

American Workmen, The

Supreme Office, 716 11th Street, N. W., Washington, D. C. Organized 1908.

J. B. HARRELL, *President*, Washington, D. C.
R. T. HARRELL, *Secretary*, Washington, D. C.
C. GAY HARRELL, *Treasurer*, Washington, D. C.
E. H. ALLEN, M. D., *Medical Examiner*, Washington, D. C.

Commenced business as an order, January 1, 1909.

Issues certificates for $8.33 to $1,000 as per the following net monthly step rates on $1,000 cumulative certificates with sick, accident, old age and disability features: (Col. 1, rates for first three years of membership; Col. 2, fourth to tenth years; Col. 3, monthly rates after ten years).

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
18–21	$1.00	$1.30	$2.02	38–41	$1.30	$2.40	$3.67
22–25	1.05	1.40	2.19	42–45	1.50	2.70	4.09
26–29	1.10	1.60	2.49	46–49	1.85	3.10	4.74
30–33	1.15	1.80	2.69	50–52	2.25	3.50	5.56
34–37	1.20	2.10	3.19	53–55	2.50	3.90	6.28

The above rates effective April, 1923, and applied to members as of age at entry.

Expense of management provided by per cent of payments.

Cost of management, 1920, $45,434.66; 1921, $30,997.88; 1922, $49,851; 1923, $50,128.26; 1924, $73,519.24; 1925, $84,398.71; 1926, $79,955.

Cost of management per member, 1920, $3.30; 1921, $4.50; 1922, $3.10; 1923, $2.86; 1924, $3.91; 1925, $4.50; 1926, $4.40.

Deaths per 1,000 benefit members, 1920, 11; 1921, 12; 1922, 7; 1923, 12; 1924, 15; 1925, 13.7; 1926, 16.

Average age, Jan. 1, 1921, 35 years; 1922, 36 years; 1923, 34 years;

1924, 35 years; 1925, 35 years; 1926, 34 years; 1927, 35 years.

Number of payments: 1920 to 1927, 12 each year.

Amount collected per $1,000 cumulative certificate each year: 1921 to 1926, age 30, $13.80; age 35, $14.40; age 40, $15.60.

Death benefits paid in 1920, $20,394.81; other benefits, $8,883.47; 1921, $16,406.46; other benefits, $8,642; 1922, $22,206.95; other benefits, $8,836.75; 1923, $30,509.31; other benefits, $15,140.87; 1924, $44,064.91; other benefits, $20,351.53; 1925, $37,291.53; other benefits, $19,163.31; 1926, $53,317.72; other benefits, $20,861.49.

Insurance in force, Jan. 1, 1921, $2,792,500; 1922, $2,395,900; 1923, $2,917,000; 1924, $3,767,430; 1925, $4,532,430; 1926, $3,854,350; 1927, $4,290,580.

Benefit membership, Jan. 1, 1921, 13,769; 1922, 12,683; 1923, 14,629; 1924, 17,313; 1925, 18,776; 1926, 18,734; 1927, 17,578.

Subordinate lodges, Jan. 1, 1921, 196; 1922, 204; 1923, 208; 1924, 232; 1925, 252; 1926, 324; 1927, 322.

Total assets, Jan. 1, 1927, $530,714.30.

Total liabilities, Jan. 1, 1927, $4,886.18.

Men and women admitted. Also issues sick, accident and burial certificates and five-year cumulative $500 life and accident. Valuation (N. F. C. table), 104.87 per cent. Valuation surplus, $171,130.51. Cost of joining: $2.75.

JURISDICTION: Ala., Ark., D. of C., Fla., Ga., Kas., La., Miss., N. J., N. C., Okla., Pa., S. C., Tenn., Tex., W. Va.

Ancient Order of Gleaners

Office of Supreme Arbor, 5705 Woodward Ave., Detroit, Mich. Organized 1894.

ROSS L. HOLLOWAY, *President*, Detroit, Mich.
RAYMOND F. REITTER, *Secretary*, Detroit, Mich.
JOHN R. HUDSON, *Treasurer*, Middleton, Mich.
M. M. WICKWARE, M. D., *Medical Examiner*, Detroit, Mich.
HERBERT ORR, *Counsel*, Detroit, Mich.

Commenced business as an order, October 19, 1894.

Date of first payment levied, January 1, 1895.

Issues certificates for $500 upwards at the following quarterly participating level rates on $1,000 (Col. 1, quarterly rates whole life plan; Col. 2, quarterly rates 20-payment plan):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16–20	$3.80	$5.60	34	$5.40	$ 7.30	48	$ 9.35	$11.00
21	3.90	5.70	35	5.55	7.50	49	9.75	11.40
22	3.95	5.80	36	5.75	7.75	50	10.20	11.80
23	4.05	5.90	37	6.00	8.00	51	10.70	12.20
24	4.15	6.00	38	6.20	8.10	52	11.20	12.70
25	4.25	6.10	39	6.45	8.35	53	11.75	13.15
26	4.35	6.20	40	6.70	8.60	54	12.35	13.65
27	4.45	6.35	41	6.95	8.85	55	12.95	14.20
28	4.55	6.45	42	7.25	9.10	56	13.60	14.80
29	4.70	6.55	43	7.55	9.40	57	14.30	15.45
30	4.80	6.70	44	7.90	9.70	58	15.10	16.15
31	4.95	6.85	45	8.20	10.00	59	15.90	16.90
32	5.05	7.00	46	8.55	10.30			
33	5.20	7.15	47	8.95	10.65			

Cash values and paid-up or extended insurance provided under all plans. Also issues term to age fifty-five, ten year term, and endowment at age 70 certificates.

Expense of management provided by per capita tax and per cent of

payments.

Deaths per 1,000 benefit members in 1917, 7.8; 1918, 9.1; 1919, 9.2; 1920, 9.6; 1921, 8.7; 1922, 9.05; 1923, 9.78; 1924, 10.5; 1925, 11.68; 1926, 13.6.

Average age, Jan. 1, 1918, 38.8 years; 1919, 40.8 years; 1920, 41.5 years; 1921, 42.3 years; 1922, 42.5 years; 1923, 43.6 years; 1924, 44.4 years; 1925, 45 years; 1926, 46 years; 1927, 45.5 years.

Number of payments: 1920 to 1927, 4 (quarterly) each year.

Benefits paid in 1917, $435,445.73; 1918, $466,620.85; 1919, $650,002.07; 1920, $524,193.04; 1921, $480,159.27; 1922, $473,834.98; 1923, $510,598.21; 1924, $536,687.89; 1925, $523,892.40; 1926, $550,812.54.

Insurance in force, Jan. 1, 1918, $56,468,876; 1919, $54,925,005; 1920, $54,772,205; 1921, $54,701,505; 1922, $56,601,970; 1923, $53,109,285; 1924, $51,567,270; 1925, $48,703,204; 1926, $42,322,116; 1927, $37,292,148.

Benefit membership, Jan. 1, 1918, 65,937; social, 8,144; 1919, 63,947; social, 9,573; 1920, 63,813; social, 10,421; 1921, 63,427; social, 11,406; 1922, 64,831; social, 11,623; 1923, 60,476; social, 11,231; 1924, 58,077; social, 11,768; 1925, 54,765; social, 11,966; 1926, 47,950; social, 4,783; 1927, 43,177 (includes juvenile); social, 1,236.

Subordinate lodges, Jan. 1, 1918, 1,359; 1919, 1,333; 1920, 1,353; 1921, 1,336; 1922, 1,324; 1923, 1,290; 1924, 1,291; 1925, 1,279; 1926, 1,231; 1927, 1,200.

Total assets, Jan. 1, 1927, $3,081,206.64.

Total liabilities, Jan. 1, 1927, $278,455.25.

JURISDICTION: Mich., Ind., Ohio, Ia., Ill., Kas., Pa.

Actual to expected mortality, A. E. table, 69.9%. Interest rate realized, 4.87%. Valuation, 104.87%. Valuation surplus, $137,730.57; Reserves, $2,429,170.82.

SPECIAL FEATURES: Men and women admitted on equal terms. Certificates are written with double indemnity, disability (monthly income and waiver of premiums), special accident features and provides cash and loan values, paid-up and extended insurance and automatic premium loans. Fund for Memorial Home being accumulated. Juvenile department, 795 members.

Artisans Order of Mutual Protection

Home Office, Colonial Trust Building, Philadelphia, Pa. Organized 1873.

JOHN M. AMMON, *M. E. Master Artisan,* Philadelphia, Pa.
ALLEN P. COX, *M. E. Recorder,* Philadelphia, Pa.
A. R. UNDERDOWN, JR., *M. E. Cashier,* Philadelphia, Pa.
WM. N. BRADLEY, M. D., *Medical Director,* Philadelphia, Pa.
JOS. T. TAYLOR, *Solicitor,* Philadelphia, Pa.

Commenced business as an order, May 1, 1873.

Issues certificates for $1,000 and $2,000 at the following quarterly net rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$4.25	27	$5.00	35	$6.10	43	$7.75
19	4.30	28	5.10	36	6.25	44	8.05
20	4.35	29	5.20	37	6.45	45	8.35
21	4.40	30	5.35	38	6.65	46	8.65
22	4.50	31	5.50	39	6.85	47	8.95
23	4.60	32	5.65	40	7.05	48	9.30
24	4.70	33	5.80	41	7.25	49	9.65
25	4.80	34	5.95	42	7.50	50	10.05
26	4.90						

The above rates took effect July 1, 1915, applying to existing members as of age at entry. The death benefit fund dues are graded according to age at time of admission. They are payable quarterly in advance, in January, April, July and October. Sick benefits of $5.00 per week for ten weeks in a year and not deducted from insurance. Rates for $2,000 are double the rates for $1,000, less $1.50.

The above rates include entire cost of management and lodge dues.

Cost of management, 1919, $19,686.80; 1920, $25,809.79; 1921, $30,664.41; 1922, $33,076.84; 1923, $57,686.80; 1924, $49,543.97; 1925, $49,756.47; 1926, $65,568.27.

Cost of management per member, 1919, $1.14; 1920, $1.33; 1921, $1.49; 1922, $1.51; 1923, $2.21; 1924, $1.69; 1925, $1.61; 1926, $2.14.

Deaths per 1,000 benefit members in 1917, 11.13; 1918, 17.95; 1919, 9.22; 1920, 9.97; 1921, 7.48; 1922, 10.02; 1923, 9.65; 1924, 8.22; 1925, 7.08; 1926, 8.94.

Average age, Jan. 1, 1920, 40.41 years; 1921, 39.55 years; 1922, 40.51 years; 1923, 37.58 years; 1924, 37.58 years; 1925, 38.09 years; 1926, 38.62 years; 1927, ——— years.

Benefits paid in 1919, $253,541.17; 1920, $258,061.12; 1921, $222,596.80; 1922, $296,637.50; 1923, $320,591.90; 1924, $316,593.79; 1925, $330,679.55; 1926, $363,877.35.

Insurance in force, Jan. 1, 1920, $20,425,750; 1921, $22,209,750; 1922, $22,984,000; 1923, $25,169,750; 1924, $31,438,250; 1925, $31,873,250; 1926, $32,187,500; 1927, $34,144,250.

Benefit membership, Jan. 1, 1920, 18,496; social, 10; 1921, 20,206; 1922, 20,910; 1923, 23,000; 1924, 28,981; 1925, 29,387; 1926, 29,702; 1927, 31,565.

Subordinate lodges, Jan. 1, 1920, 70; 1921, 70; 1922, 74; 1923, 76; 1924, 76; 1925, 81; 1926, 82; 1927, 81.

Total assets, Jan. 1, 1927, $3,725,820.49.

Total liabilities, Jan. 1, 1927, $123,810.61.

Jurisdiction: Pa., N. Y., N. J. and D. of C. Cost of joining: $3.50.

Special Features: Free hospital service. Endowed hospital beds for members and children.

Association Canado-Americaine

Home Office, 1034 Elm St., Manchester, N. H. Organized 1896.

E. J. Daignault, *President*, Woonsocket, R. I.
Adolphe Robert, *Secretary*, Manchester, N. H.
Joseph A. Boivin, *Treasurer*, Manchester, N. H.
Damase Caron, M. D., *Medical Examiner*, Manchester, N. H.

Commenced business as an order, November 28, 1896.

Expense of management provided by annual per capita tax of $3.00.

Cost of management, 1917, $20,148.98; 1918, $20,850.12; 1919, $25,323.80; 1920, $36,213.35; 1921, $42,172.48; 1922, $31,237.07; 1923, $35,266.70; 1924, $32,927.86; 1925, $33,133.20; 1926, $34,677.

Cost of management per member, 1917, $1.53; 1918, $1.59; 1919, $1.85; 1920, $2.38; 1921, $2.82; 1922, $2.23; 1923, $2.55; 1924, $2.39; 1925, $2.39; 1926, $2.50.

Deaths per 1,000 benefit members, 1917, 10.84; 1918, 18.28; 1919, 10.3; 1920, 10.2; 1921, 8.24; 1922, 10.57; 1923, 9.83; 1924, 9.37; 1925, 10.36; 1926, 12.12.

Average age, Jan. 1, 1918, 39.36 years; 1919, 39.89 years; 1920, 39.28 years; 1921, 38.73 years; 1922, 40.44 years; 1923, 41.59 years; 1924, 41.85 years; 1925, 42.18 years; 1926, 43.52 years; 1927, 43.84 years.

Number of payments: 1917 to 1927, 12 each year.

Issues certificates for $100 to $5,000 at the following net level monthly whole life rates on $1,000 (Col. 1, whole life; Col. 2, twenty-payment life; Col. 3, endowment at 70; Col. 4, twenty-year endowment):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.02	$1.57	$1.10	$3.36	39	$1.92	$2.52	$2.29	$3.56
17	1.04	1.60	1.13	3.36	40	1.99	2.59	2.40	3.59
18	1.06	1.62	1.15	3.36	41	2.07	2.66	2.51	3.61
19	1.09	1.65	1.18	3.37	42	2.15	2.74	2.63	3.65
20	1.11	1.68	1.21	3.37	43	2.24	2.82	2.76	3.68
21	1.14	1.71	1.24	3.38	44	2.34	2.90	2.91	3.72
22	1.16	1.74	1.28	3.38	45	2.44	2.99	3.06	3.77
23	1.19	1.77	1.31	3.38	46	2.54	3.09	3.23	3.82
24	1.22	1.80	1.35	3.39	47	2.66	3.19	3.42	3.88
25	1.25	1.84	1.39	3.39	48	2.78	3.30	3.62	3.94
26	1.28	1.87	1.43	3.40	49	2.91	3.42	3.85	4.01
27	1.32	1.91	1.47	3.41	50	3.05	3.54	4.09	4.09
28	1.35	1.95	1.52	3.41	51	3.20	3.67	4.37	4.18
29	1.39	1.99	1.57	3.42	52	3.36	3.81	4.67	4.28
30	1.43	2.03	1.62	3.43	53	3.53	3.96	5.01	4.39
31	1.47	2.08	1.68	3.44	54	3.71	4.12	5.38	4.51
32	1.52	2.12	1.74	3.45	55	3.91	4.30	5.84	4.64
33	1.57	2.17	1.80	3.46	56	4.11	4.48	6.34	4.79
34	1.62	2.22	1.87	3.47	57	4.34	4.68	6.92	4.96
35	1.67	2.28	1.95	3.49	58	4.58	4.89	7.60	5.14
36	1.73	2.33	2.02	3.50	59	4.84	5.12	8.41	5.34
37	1.79	2.39	2.11	3.52	60	5.11	5.37	9.39	5.56
38	1.86	2.45	2.19	3.54					

The above rates effective Jan. 1, 1925, and applied to existing members at attained ages. Provides for sick and accident benefits.

Death benefits paid in 1917, $119,250; other benefits, $24,036.38; 1918, $60,990.05; other benefits, $26,651.40; 1919, $134,800; other benefits, $22,346.82; 1920, $122,313.71; other benefits, $26,426.30; 1921, $105,049.11; other benefits, $28,244.43; 1922, $106,039.50; other benefits, $25,381.21; 1923, $105,116; other benefits, $27,300.80; 1924, $99,253; other benefits, $26,749.70; 1925, $101,159; other benefits, $29,680,73; 1926, $117,739; other benefits, $33,009.10.

Insurance in force, Jan. 1, 1918, $9,799,550; 1919, $9,769,650; 1920, $10,782,150; 1921, $11,514,800; 1922, $10,063,577; 1923, $9,563,679; 1924, $9,642,771; 1925, $9,714,343; 1926, $9,516,969; 1927, $9,547,496.

Benefit membership, Jan. 1, 1917, 13,036; social, 255; 1918, 12,944; social 220; 1919, 12,874; social, 213; 1920, 14,631; social, 220; 1921, 15,674; social, 200; 1922, 14,177; social, 180; 1923, 13,413; social, 183; 1924, 13,623; social, 151; 1925, 13,902; social and juvenile, 331; 1926, 13,700; social and juvenile, 533; 1927, 13,843; social and juvenile, 650.

Subordinate lodges, Jan. 1, 1918, 250; 1919, 245; 1920, 242; 1921, 243; 1922, 237; 1923, 234; 1924, 232; 1925, 235; 1926, 242; 1927, 248.

Total assets, Jan. 1, 1927, $1,711,805.10.

Total liabilities, Jan. 1, 1927, $24,952.59.

Men and women admitted on equal terms. Certificates provide for cash surrender, paid-up or extended features after third year. Maintains full tabular reserve. Educational and old age fund. Whole family protection. Actual to expected mortality, 70.95%. Net interest realized, 5.19%. Valuation, 106.29%.

JURISDICTION: N. H., R. I., Mass., Mich., Ill., Conn., Me., Quebec.

Bavarian National Association of North America

Supreme Office, 758 Broadway, Buffalo, N. Y. Organized 1884.

PHILIP A. HOERNIG, *Grand President*, Buffalo, N. Y.
CHAS. H. NORTH, *Grand Secretary*, Buffalo, N. Y.
CHAS. MUEHLBAUER, *Grand Treasurer*, Buffalo, N. Y.
C. H. W. AUEL, M. D., *Medical Director*, Buffalo, N. Y.
JOS. ROEMHILD, JR., *General Counsel*, Buffalo, N. Y.

Commenced business as an order, July, 1884.

Issues certificates for $250, $400, $500 and $1,000 at the following net monthly level rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
16	$1.04	$1.60	$1.09	34	$1.66	$2.27	$1.82
17	1.06	1.63	1.12	35	1.70	2.32	1.89
18	1.08	1.65	1.14	36	1.76	2.38	1.97
19	1.12	1.68	1.17	37	1.82	2.44	2.05
20	1.14	1.71	1.20	38	1.90	2.50	2.13
21	1.16	1.74	1.23	39	1.96	2.57	2.22
22	1.18	1.77	1.26	40	2.04	2.64	2.32
23	1.22	1.80	1.29	41	2.12	2.71	2.43
24	1.24	1.84	1.33	42	2.20	2.79	2.54
25	1.28	1.87	1.36	43	2.30	2.87	2.67
26	1.32	1.91	1.40	44	2.38	2.96	2.80
27	1.34	1.95	1.45	45	2.50	3.06	2.95
28	1.38	1.99	1.49	46	2.60	3.15	3.11
29	1.42	2.03	1.54	47	2.72	3.26	3.28
30	1.46	2.07	1.59	48	2.84	3.37	3.47
31	1.50	2.12	1.64	49	2.98	3.49	3.68
32	1.56	2.17	1.70	50	3.12	3.62	3.91
33	1.60	2.21	1.76				

Col. 1, ordinary life; Col. 2, twenty-year payment; Col. 3, death and old age, payments ceasing at age 70, at which time annual payments of ten per cent of face of certificate start.

The above rates effective Oct. 1922, and applied to members at attained ages.

Expense of management provided by monthly per capita tax and first six monthly payments.

Deaths per 1,000 benefit members, 1922, 26; 1923, 25; 1924, 27.5; 1925, 33.5; 1926, 28.3.

Number of payments: 1922 to 1927, 12 each year.

Death benefits paid in 1922, $25,350; other benefits, $610; 1923, $22,925; other benefits, $850; 1924, $25,400; other benefits, $1,623.29; 1925, $30,600; other benefits, $1,351,24; 1926, $24,875; other benefits, $4,778.28.

Insurance in force, Jan. 1, 1923, $906,250; 1924, $1,010,950; 1925, $1,007,800; 1926, $993,750; 1927, $916,900.

Benefit membership (all divisions), Jan. 1, 1923, 2,673; sick benefit, 819; 1924, 2,806; sick benefit, 708; 1925, 2,724; sick benefit, 728;1926, 2,541; sick benefit, 836; 1927, 2,248; sick benefit, 924.

Subordinate lodges, Jan. 1, 1923, 56; 1924, 65; 1925, 66; 1926, 69; 1927, 64.

Total assets, Jan. 1, 1927, $92,068.24.

Total liabilities, Jan. 1, 1927, $2,350.

SPECIAL FEATURES: Sick benefit certificates also issued for weekly benefits of $5.00 and $10.00 at monthly rates of $.40 and $.75 respectively. At age 70 members receive payments of from $135 to $650, according to rate of payment and age of admission to sick benefit branch,

disability benefits received being deducted from these amounts. Whole family protection. Cost of joining: $2.50.

Beavers National Mutual Benefit, The

Home Office, Beavers Insurance Bldg., Madison, Wis. Organized 1916.

J. W. Parsons, *Grand Commander*, Antigo, Wis.
S. A. Oscar, *Grand Secretary*, Madison, Wis.
H. J. Lowry, *Grand Treasurer*, Madison, Wis.
E. L. Mason, M. D., *Grand Medical Examiner*, Eau Claire, Wis.
Ekern and Meyers, *General Counsel*, Chicago, Ill.
M. D. Larson, *Attorney*, Madison, Wis.

Commenced business, December 1, 1916.

Issues certificates for $500 to $26,000 on the whole life (Col. 1), twenty payment life (Col. 2), special twenty payment life (Col. 3), and ten year term (Col. 4), American Four plans at the following participating level monthly rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.16	$1.75	$5.20	$ .87	39	$2.17	$2.81	$4.87	$1.15
17	1.18	1.78	5.18	.87	40	2.25	2.88	4.87	1.19
18	1.21	1.80	5.12	.87	41	2.33	2.96	4.89	1.23
19	1.23	1.83	5.09	.87	42	2.42	3.05	4.95	1.28
20	1.26	1.87	5.09	.87	43	2.52	3.14	4.97	1.34
21	1.29	1.90	5.04	.87	44	2.62	3.24	5.03	1.40
22	1.32	1.93	5.00	.87	45	2.74	3.34	5.08	1.47
23	1.35	1.97	4.99	.87	46	2.86	3.44	5.13	1.55
24	1.38	2.01	4.97	.87	47	2.98	3.56	5.20	1.64
25	1.41	2.04	4.92	.87	48	3.12	3.68	5.30	1.74
26	1.45	2.08	4.91	.87	49	3.26	3.81	5.38	1.85
27	1.49	2.13	4.90	.88	50	3.41	3.95	5.50	1.96
28	1.52	2.17	4.87	.89	51	3.56	4.09	5.57	2.09
29	1.57	2.22	4.87	.90	52	3.75	4.25	5.70	2.24
30	1.61	2.26	4.84	.92	53	3.94	4.41	5.83	2.39
31	1.67	2.31	4.83	.94	54	4.13	4.59	5.97	2.57
32	1.72	2.36	4.83	.96	55	4.35	4.78	6.12	2.76
33	1.77	2.42	4.82	.98	56	4.57	4.98	6.28	2.97
34	1.83	2.48	4.82	1.00	57	4.82	5.20	6.50	3.20
35	1.89	2.54	4.81	1.02	58	5.08	5.43	6.68	3.46
36	1.95	2.60	4.81	1.05	59	5.35	5.69	6.89	3.73
37	2.02	2.67	4.84	1.08	60	5.65	5.95	7.14	4.06
38	2.09	2.73	4.84	1.11					

Expense of management provided by per capita, first year's payments in excess of cost of insurance, and ten per cent loading.

Cost of management, 1923, $33,917.22; 1924, $46,300; 1925, $60,277.94; 1926, $57,082.28.

Cost of management per member, 1923, $3.37; 1924, $2.56; 1925, $2.98; 1926, $2.80.

Deaths per 1,000 benefit members, 1918, 6; 1919, 6.2; 1920, 3; 1921, 3.87; 1922, 3.4; 1923, 4.21; 1924, 4.8; 1925, 5.38; 1926, 6.6.

Number of payments: 1917 to 1927, 12 each year.

Total benefits paid in 1918, $7,650; 1919, $27,439.09; 1920, $14,900; 1921, $29,171.47; 1922, $34,629.60; 1923, $49,182.14; 1924, $95,343.30; 1925, $137,597.78; 1926, $187,679.17.

Insurance in force, Jan. 1, 1917, $410,141; 1918, $993,919; 1919, $1,914,085; 1920, $3,649,175; 1921, $5,457,613; 1922, $7,423,080; 1923, $10,408,246; 1924, $16,190,371; 1925, $21,292,681; 1926, $24,131,456;

1927, $24,623,890.

Adult benefit membership, Jan. 1, 1917, 684; 1918, 1,210; 1919, 2,024; 1920, 3,699; 1921, 5,212; social, 150; 1922, 6,974; social, 150; 1923, 9,626; social, 150; 1924, 14,092; social, 160; 1925, 18,116; social, 150; 1926, 20,244; 1927, 20,501.

Subordinate lodges, Jan. 1, 1918, 105; 1919, 169; 1920, 204; 1921, 208; 1922, 244; 1923, 244; 1924, 405; 1925, 405; 1926, 387; 1927, 381.

Assets, Jan. 1, 1927, $1,305,673.45.

Liabilities, Jan. 1, 1927, $1,194,861.01. (Includes $923,340.71 reserve.)

SPECIAL FEATURES: Certificates provide for automatic premium loans, cash loans and cash surrender option after third year. Organized on adequate rates. Every certificate on legal reserve basis from date of organization. Men and women admitted. Juvenile department, 14,032 members. Valuation, 127.58 per cent. Net interest rate realized on funds, 5.35 per cent. Ratio of actual to expected mortality, 58.08 per cent. 1926 participation, $10,069. JURISDICTION: Wis., Ill., Minn., Cal.

Bohemian American Union

Home Office, 1436 West 18th St., Chicago, Ill. Organized 1910.

JOHN F. FOIT, *President*, Chicago, Ill.
FRANK VACLAVEK, *Secretary*, Chicago, Ill.
JOHN KUBECEK, *Treasurer*, Chicago, Ill.

Issues certificates for $250 to $1,000 at the following level whole life monthly rates on $1,000 (adopted in 1917):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18–21	$1.11	27	$1.22	33	$1.49	39	$1.80
22	1.12	28	1.26	34	1.52	40	1.84
23	1.14	29	1.31	35	1.58	41	1.89
24	1.16	30	1.35	36	1.65	42	1.94
25	1.17	31	1.40	37	1.72	43	2.02
26	1.19	32	1.46	38	1.76	44	2.11

Expense of management provided by annual per capita.

Deaths per 1,000 benefit members, 1920, 12.5; 1921, 7.77; 1922, 6.3; 1923, 8.1; 1924, 7.5; 1925, 8.53; 1926, 8.41.

Number of payments: 1920 to 1927, 12 each year.

Amount collected per $1,000 each year: 1920 to 1927, age 30, $16.20; age 35, $18.96; age 40, $22.08.

Death benefits paid in 1920, $13,300; 1921, $9,375; 1922, $12,375; 1923, $10,100; 1924, $9,975; 1925, $13,475; 1926, $11,850.

Insurance in force, Jan. 1, 1921, $1,201,250; 1922, $1,294,750; 1923, $1,400,750; 1924, $1,435,750; 1925, $1,403,000; 1926, $1,463,000; 1927, $1,547,750.

Benefit membership, Jan. 1, 1921, 1,679; 1922, 1,669; 1923, 1,827; 1924, 1,870; 1925, 1,897; 1926, 1,994; 1927, 2,140.

Subordinate lodges, Jan. 1, 1924, 25; 1925, 25; 1926, 26; 1927, 28.

JURISDICTION: Illinois and Ohio.

Total assets, Jan. 1, 1927, $157,740.78.

Total liabilities, Jan. 1, 1927, $2,000.

SPECIAL FEATURES: Permanent and old age disability benefits also paid. Men and women admitted. Juvenile department, 515 members.

Bohemian Catholic First Central Union

Home Office, 1436 West 18th Street, Chicago, Ill. Organized 1877.

VINCENT KOLDA, *Grand President*, Bay Village, O.
VLADIMIR PETEREK, *Grand Secretary*, Chicago, Ill.
M. E. LORENZ, M. D., *Grand Medical Examiner*, Chicago, Ill.

Commenced business as an order, 1877.

Issues certificates for $250 to $2,000 on N. F. C. rates. These net rates were adopted in 1909 and applied to members at attained ages. Issues twenty-year payment certificates on American Experience rates.

Expense of management provided by monthly per capita tax.

Cost of management, 1925, $6,574.09; 1926, $5,992.88.

Cost of management per member, 1925, $1.30; 1926, $1.20.

Deaths per 1,000 benefit members, 1925, 18.82; 1926, 20.

Average age, Jan. 1, 1926, 43.45 years; 1927, 43.51 years.

Number of payments, 1925 to 1927, 12 each year.

Amount collected per $1,000 (whole life plan) each year: 1925 to 1927, age 30, $16.92; age 35, $20.04; age 40, $23.76.

Death benefits paid in 1925, $77,900; 1926, $72,141.95.

Insurance in force, Jan. 1, 1926, $4,040,250; 1927, $4,044,500.

Benefit membership, Jan. 1, 1926, 4,979; 1927, 4,959.

Subordinate lodges, Jan. 1, 1926, 120; 1927, 121.

Total assets, Jan. 1, 1927, $691,466.22.

Total liabilities, Jan. 1, 1927, $23,133.43.

Men only admitted. JURISDICTION: Illinois and Missouri.

Bohemian Roman Catholic Union of Texas

Home Office, La Grange, Texas. Organized 1889.

A. J. KALLUS, *President*, Hallettsville, Tex.

F. C. JANDA, *Secretary*, La Grange, Tex.

Commenced business as an order July 1, 1889.

Issues certificates for $333.33 to $2,000 on net N. F. C. rates. These rates were adopted in 1908 and applied to members at attained ages.

Expense of management provided by monthly per capita tax of $0.15.

Deaths per 1,000 benefit members, 1923, 6.66; 1924, 7; 1925, 8.4; 1926, 9.03.

Average age, Jan. 1, 1924, 37 years; 1925, 37 years; 1926, 37 years; 1927, 37.55 years.

Number of payments: 1923 to 1927, 12 each year.

Death benefits paid in 1923, $18,760.73; 1924, $18,751.15; 1925, $26,198.89; 1926, $26,319.07.

Insurance in force, Jan. 1, 1924, $2,802,333; 1925, $2,932,067; 1926, $3,026,300; 1927, $3,095,067.

Benefit membership, Jan. 1, 1924, 3,002; 1925, 3,128; 1926, 3,227; 1927, 3,294.

Subordinate lodges, Jan. 1, 1924, 77; 1925, 79; 1926, 81; 1927, 81.

Total assets, Jan. 1, 1927, $559,294.92.

Total liabilities, Jan. 1, 1927, $8,188.57.

Bohemian Slavonian Union

Home Office, 2309 South Millard Ave., Chicago, Ill, Organized 1892.

JOSEPH JANOTA, *President*, Chicago, Ill.

FRANK LUKES, *Recording Secretary*, Chicago, Ill.

AUGUST KOPTA, *Treasurer*, Chicago, Ill.

Commenced business as an order, May 9, 1892.

Expense of management provided by additional annual per capita.

Average age, Jan. 1, 1922, 40.05 years; 1923, 41 years; 1924, 41.2 years; 1925, 41.76 years; 1926, 41.76 years; 1927, 42.09 years.

Deaths per 1,000 benefit members in 1921, 13.9; 1922, 13.4; 1923, 16; 1924, 14.1; 1925, 14.01; 1926, 18.3.

Benefits paid in 1921, $67,050; 1922, $64,250; 1923, $75,950; 1924, $67,625; 1925, $62,950; 1926, $78,185.

Insurance in force, Jan. 1, 1922, $4,370,000; 1923, $4,290,500; 1924, $4,113,000; 1925, $4,036,500; 1926, $3,952,750; 1927, $3,907,500.

Issues certificates for $250 to $1,000 at the following rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$1.04	26	$1.20	34	$1.48	42	$1.92
19	1.06	27	1.22	35	1.52	43	2.00
20	1.08	28	1.24	36	1.56	44	2.08
21	1.10	29	1.28	37	1.60	45	2.16
22	1.12	30	1.32	38	1.66	46	2.30
23	1.14	31	1.36	39	1.72	47	2.50
24	1.16	32	1.40	40	1.78	48	2.75
25	1.18	33	1.44	41	1.84	49–55	3.00

Benefit membership, Jan. 1, 1922, 5,842; 1923, 5,798; 1924, 5,567; 1925, 5,474; 1926, 5,370; 1927, 5,337.

Subordinate lodges, Jan. 1, 1922, 65; 1923, 65; 1924, 64; 1925, 62; 1926, 62; 1927, 52.

Total assets, Jan. 1, 1927, $235,066.69.

Total liabilities, Jan. 1, 1927, $5,458.65.

JURISDICTION: Ill., Ind., O., Wis., Md., Va., Ia. Juvenile department, 842 members.

Brotherhood of America

Supreme Circle, 2410 Frankford Ave., Philadelphia, Pa. Organized 1890.

WM. A. JACKSON, *Supreme Washington*, Camden, N. J.
JOHN RUHL, *Supreme Scroll Keeper*, Philadelphia, Pa.
GEO. W. DANNENHAUER, *Supreme Treasurer*, Philadelphia, Pa.
JOHN F. HARNED, *Counsel*, Camden, N. J.

Commenced business September 20, 1890.

Issues certificates for $250 and $500 at the following net monthly rates on $500:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–19	$ .50	30–34	$ .95	45–49	$1.40	55–59	$1.75
20–24	.65	35–39	1.10	50–54	1.55	60 and over	2.00
25–29	.80	40–44	1.25				

Rates on $250 one-half of above. These rates were adopted in 1920.

Expense of management provided by annual per capita tax of $1.00.

Cost of management, 1920, $8,424.54; 1921, $7,035.46; 1922, $7,558.29; 1923, $7,187.63; 1924, $7,690.43; 1925, $7,028.69; 1926, $6,846.10.

Cost of management per member, 1920, $1.33; 1921, $1.64; 1922, $1.96; 1923, $1.91; 1924, $2.26; 1925, $2.18; 1926, $2.23..

Deaths per 1,000 benefit members in 1920, 23; 1921, 23.3; 1922, 35.8; 1923, 31.7; 1924, 32.5; 1925, 26.9; 1926, 30.6.

Average age, Jan. 1, 1921, 50.25 years; 1922, 52.50 years; 1923, 53 years; 1924, 54.49 years; 1925, 55.18 years; 1926, 56.04 years; 1927, 56.58 years.

Death benefits paid in 1920, $69,692.80; 1921, $51,959.85; 1922, $52,645.45; 1923, $55,312.20; 1924, $52,000; 1925, $43,389.60; 1926, $49,884.50.

Insurance in force, Jan. 1, 1921, $2,161,000; 1922, $1,906,500; 1923, $1,766,000; 1924, $1,666,000; 1925, $1,569,500; 1926, $1,490,000; 1927, $1,424,250.

Benefit membership, Jan. 1, 1921, 4,536; social, 11,000; 1922, 4,006; social, 11,125; 1923, 3,716; social, 11,000; 1924, 3,511; social, 10,000; 1925, 3,309; social, 6,300; 1926, 3,140; social, 6,100; 1927, 3,001; social,

6,000.

Subordinate lodges, Jan. 1, 1921, 151; 1922, 156; 1923, 138; 1924, 143; 1925, 137; 1926, 133; 1927, 135.

Total assets, Jan. 1, 1927, $164,866.25.

Total liabilities, Jan. 1, 1927, $7,000.

SPECIAL FEATURES: Cumulative certificates. Pays 20% of certificate for death within one year of joining; 40% second year; 60% third year; 80% fourth year, and thereafter, face of certificate. Men and women admitted. JURISDICTION: Pa., N. J., Del., Conn., N. Y. and D. C.

Brotherhood of American Yeomen

Office of Supreme Lodge, 5th and Park Sts., Des Moines, Iowa. Organized 1897.

W. R. SHIRLEY, *President*, Des Moines, Iowa.
GEORGE F. WALL, *Secretary*, Des Moines, Iowa.
W. E. DAVY, *Treasurer*, Des Moines, Iowa.
E. B. MOUNTAIN, M. D., *Medical Director*, Des Moines, Iowa.
H. W. PITKIN, *General Counsel*, Des Moines, Iowa.

Commenced business as an order, February 25, 1897.

Date of first payment levied, July 1, 1897.

Expense of management provided by per cent of payments.

Ratio of actual to expected mortality, Amer. Exp. table, 70%. Interest rate realized, 4.21%. Valuation surplus, $975,907.

Cost of management, 1918, $322,473.69; 1919, $354,692.06; 1920, $437,030.81; 1921, $579,447.65; 1922, $709,811.30; 1923, $803,128.73; 1924, $614,821.27; 1925, $771,141.95; 1926, $601,127.40.

Cost of management per member, 1918, $1.30; 1919, $1.53; 1920, $1.52; 1921, $2.03; 1922, $2.92; 1923, $4.13; 1924, $3.75; 1925, $5.33; 1926, $4.07.

Deaths per 1,000 benefit members, 1918, 11.79; 1919, 8.24; 1920, 7.8; 1921, 6.73; 1922, 8.48; 1923, 10.02; 1924, 10.37; 1925, 10.2; 1926, 9.63.

Average age, Jan. 1, 1919, 37.87 years; 1920, 38.81 years; 1921, 38.58 years; 1922, 40.26 years; 1923, 41.57 years; 1924, 41.74 years; 1925, 42.11 years; 1926, 41.82 years; 1927, 42.06 years.

Number of payments: 1917 to 1927, 12 each year.

Death benefits paid in 1917, $1,660,574.92; other benefits, $267,182; 1918, $2,028,524.08; other benefits, $248,945.95; 1919, $2,939,308.78; other benefits, $322,418.42; 1920, $2,450,626.34; other benefits, $461,496.30; 1921, $1,984,853.66; other benefits, $635,935.83; 1922, $2,214,257.53; other benefits, $1,143,944.26; 1923, $2,328,811.60; other benefits, $1,530,388.21; 1924, $1,871,369.99; other benefits, $1,677,927.96; 1925, $1,642,419.98; other benefits, $856,246.50; 1926, $1,543,768; other benefits, $740,767.66.

Insurance in force, Jan. 1, 1917, $302,800,000; 1918, $313,777,000, 1919, $322,177,000; 1920, $353,277,500; 1921, $367,882,000; 1922, $343,756,500; 1923, $261,815,150; 1924, $212,910,550; 1925, $168,050,694; 1926, $166,640,860; 1927, $162,568,817.

Benefit membership (including juvenile), Jan. 1, 1918, 238,528; social, 3,519; 1919, 248,154; social, 2,663; 1920, 276,787; social, 4,676; 1921, 290,120; social, 3,258; 1922, 272,446; social, 5,257; 1923, 214,782; social, 7,607; 1924, 185,231; social, 1,449; 1925, 152,700; 1926, 152,311; 1927, 153,278; social, 368.

Juvenile membership, Jan. 1, 1920, 2,961; 1921, 4,172; 1922, 5,257; 1923, 5,607; 1924, 8,253; 1925, 6,916; 1926, 8,339; 1927, 8,073.

Subordinate lodges, Jan. 1, 1918, 3,939; 1919, 3,830; 1920, 3,873; 1921, 3,811; 1922, 3,697; 1923, 3,191; 1924, 2,931; 1925, 2,795; 1926, 1,885; 1927, 1,828.

Cost of joining: Examination fee and first payment.

Assets, Jan. 1, 1927, $11,282,146.16.

Liabilities, Jan. 1, 1927, $9,243,688.78 (includes $8,518,958.49 reserve).

Issues certificates for $500 or multiples thereof at the following participating level monthly rates per $1,000:

Age	Ordinary		20-payment Life		Endowment at 70	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
15	$1.21	$12.98	$1.87	$20.13	$1.30	$13.97
16	1.23	13.24	1.90	20.46	1.33	14.30
17	1.26	13.50	1.93	20.78	1.36	14.63
18	1.28	13.78	1.96	21.11	1.39	14.98
19	1.31	14.08	1.99	21.47	1.43	15.34
20	1.34	14.39	2.03	21.82	1.46	15.73
21	1.37	14.71	2.06	22.21	1.50	16.14
22	1.40	15.05	2.10	22.60	1.54	16.58
23	1.44	15.41	2.14	23.01	1.58	17.03
24	1.47	15.79	2.18	23.44	1.63	17.51
25	1.51	16.19	2.22	23.89	1.68	18.02
26	1.55	16.61	2.26	24.36	1.73	18.56
27	1.59	17.05	2.31	24.84	1.78	19.13
28	1.63	17.52	2.36	25.34	1.84	19.73
29	1.68	18.01	2.41	25.88	1.90	20.39
30	1.73	18.53	2.46	26.43	1.96	21.07
31	1.78	19.08	2.51	27.01	2.03	21.80
32	1.84	19.67	2.57	27.61	2.10	22.58
33	1.89	20.28	2.63	28.24	2.18	23.40
34	1.96	20.94	2.69	28.91	2.26	24.29
35	2.02	21.63	2.75	29.60	2.35	25.23
36	2.09	22.36	2.82	30.33	2.45	26.24
37	2.16	23.14	2.89	31.09	2.55	27.33
38	2.24	23.96	2.97	31.89	2.66	28.49
39	2.32	24.84	3.05	32.73	2.77	29.74
40	2.41	25.77	3.13	33.61	2.90	31.09
41	2.51	26.76	3.22	34.54	3.04	32.53
42	2.61	27.81	3.31	35.52	3.18	34.11
43	2.71	28.94	3.41	36.57	3.34	35.81
44	2.83	30.14	3.51	37.66	3.52	37.64
45	2.95	31.41	3.62	38.82	3.71	39.66
46	3.08	32.78	3.74	40.04	3.91	41.84
47	3.22	34.23	3.86	41.36	4.14	44.23
48	3.36	35.79	4.00	42.73	4.38	46.86
49	3.52	37.44	4.14	44.21	4.66	49.73
50	3.69	39.21	4.29	45.77	4.96	52.91
51	3.87	41.09	4.45	47.42	5.29	56.43
52	4.06	43.10	4.62	49.19	5.66	60.36
53	4.27	45.25	4.80	51.08	6.07	64.74
54	4.49	47.55	4.99	53.09	6.54	69.69
55	4.73	50.00	5.20	55.24	7.07	75.30
56	4.98	52.61	5.43	57.56	7.68	81.72
57	5.25	55.41	5.67	60.02	8.38	89.16
58	5.54	58.41	5.93	62.68	9.21	97.87
59	5.86	61.61	6.21	65.53	10.19	108.21
60	6.19	65.04	6.51	68.60	11.38	120.74

The monthly rates for whole life certificates per $1,000 after age 60 follow: age 61, $6.55; 62, $6.94; 63, $7.36; 64, $7.80; 65, $8.29. Annual rates are: age 61, $68.72; 62, $72.65; 63, $76.87; 64, $81.39; 65, $86.23. Above rates provide for paid-up and extended protection with withdrawal equities, loan values and funeral benefit. Total, permanent

disability benefits and double indemnity in the event of accidental death may be added in optional rider. Also issues ten-year convertible term certificates. Death and old age certificate also provided for the face value at age 70, or an annuity of $105 per $1,000 per year beginning at age 70 for the remainder of life; or if in good health to paid-up protection at age 70 for $1,390 per $1,000. In 1924, members of "Class A" on former rates were placed on American Experience 4% basis.

JURISDICTION: United States (except Mass., N. and S. C.) and Canada.

SPECIAL FEATURES: Men and women admitted on equal terms. Juvenile department. Certificates include following features: Non-forfeiture options after three years membership; total permanent disability; funeral benefits; double indemnity in the event of accidental death within ninety days of accident on a common carrier; participation in surplus, five per cent of annual payment ($212,690.70) in 1926. In 1927 refunds to be based on member's contribution to surplus. Operates a Children's Home at Elgin, Ill., for care and education of children of members.

Brotherhood of Locomotive Firemen and Enginemen

Headquarters, 418 Keith Bldg., Cleveland, O. Organized 1873.

D. B. ROBERTSON, *International President*, Cleveland, O.
A. H. HAWLEY, *Secretary*, Cleveland, O.
W. B. WATTS, M. D., *General Medical Examiner*, Cleveland, O.

Commenced business December 1, 1873.

Issues certificates for $500 to $4,500 at a monthly rate of $1.10 per $1,000 between the ages of 18 and 45. This net rate adopted in 1909.

Cost of management, 1922, $144,650.23; 1923, $95,969; 1924, $113,-278.01; 1925, $122,840; 1926, $219,202.41.

Cost of management per member, 1922, $1.38; 1923, $1.21; 1924, $1.05; 1925, $1.19; 1926, $2.24.

Deaths per 1,000 benefit members, 1922, 5.5; 1923, 5.52; 1924, 5.88; 1925, 6; 1926, 6.43.

Number of payments: 1922 to 1927, 12 each year.

Death benefits paid in 1922, $814,242.45; other benefits, $261,750; 1923, $870,503; other benefits, $301,700; 1924, $962,381.15; other benefits, $332,200; 1925, $937,872.35; other benefits, $353,211.55; 1926, $993,850; other benefits, $327,800.

Insurance in force, Jan. 1, 1923, $150,658,000; 1924, $167,628,000; 1925, $155,565,500; 1926, $156,388,000; 1927, $158,642,500.

Benefit membership, Jan. 1, 1923, 102,856; social, 4,446; 1924, 113,320; social, 4,260; 1925, 103,237; social, 4,264; 1926, 102,495; social, 4,313; 1927, 102,265; social, 4,312.

Subordinate lodges, Jan. 1, 1923, 907; 1924, 916; 1925, 919; 1926, 925; 1927, 927.

Total assets, Jan. 1, 1927, $13,989,514.85.

Total liabilities, Jan. 1, 1927, $188,873.44.

Brotherhood of Railroad Trainmen

Head Office, 820 Superior Ave., N. W., Cleveland, O. Organized 1883.

W. G. LEE, *President*, Cleveland, Ohio.
T. R. DODGE, *General Secretary and Treasurer*, Cleveland, Ohio.
K. S. WEST, M. D., *Medical Examiner*, Cleveland, Ohio.
C. W. COLLISTER, *General Counsel*, Cleveland, Ohio.

Commenced business as an order, September 23, 1883.

Issues certificates as follows: $700, $1,400, $1,875, $2,800, $3,500, $4,000 and $5,000 at an annual rate of $12.85⅞ per $1,000.

Expense of management provided by annual per capita tax.

Cost of management, 1920, $519,488.13; 1921, $535,255.15; 1922,

$602,059.83; 1923, $657,543.90; 1924, $665,798.19; 1925, $583,264.01; 1926, $554,240.64.

Cost of management per member, 1920, $3.01; 1921, $3.18; 1922, $3.86; 1923, $4.04; 1924, $3.99; 1925, $3.28; 1926, $3.04.

Deaths per 1,000 benefit members, 1920, 8.6; 1921, 6.7; 1922, 7.6; 1923, 7.5; 1924, 7.2; 1925, 7.5; 1926, 7.8.

Number of payments: 1920 to 1927, 12 each year.

Benefits paid in 1920, $4,277,654.74; 1921, $3,745,083.92; 1922, $4,124,008.61; 1923, $5,014,745.11; 1924, $5,034,889.85; 1925, $5,112,962.23; 1926, $6,201,282.84.

Insurance in force, Jan. 1, 1921, $255,979,600; 1922, $243,828,200; 1923, $272,493,100; 1924, $295,933,050; 1925, $298,324,575; 1926, $326,422,675; 1927, $350,528,650.

Benefit membership, Jan. 1, 1921, 172,622; social, 12,198; 1922, 163,456; 1923, 158,351; social, 11,425; 1924, 167,226; social, 11,712; 1925, 166,148; social, 11,613; 1926, 167,663; social, 11,577; 1927, 170,401; social, 11,915.

Subordinate lodges, Jan. 1, 1921, 934; 1922, 940; 1923, 954; 1924, 960; 1925, 964; 1926, 973; 1927, 979.

Total assets, Jan. 1, 1927, $10,301,860.06.

Total liabilities, Jan. 1, 1927, $980,006.67.

SPECIAL FEATURES: Funeral benefits for non-beneficiary members. Sanatorium expenses for tubercular members. Interest rate realized, 4.46%. Home for aged and disabled railroad employees.

*Buffalo Life Association

Home Office, 452 Delaware Ave., Buffalo, N. Y. Organized 1872.

NELSON O. TIFFANY, *President*, Buffalo, N. Y.
GEORGE H. CHASE, *Secretary-Treasurer*, Buffalo, N. Y.
E. PARKER WAGGONER, *Assistant Secretary*, Buffalo, N. Y.
AUGUSTUS W. HENGERER, M. D., *Medical Director*, Buffalo, N. Y.

Commenced business December 14, 1872.

Issues certificates $1,000 to $10,000 at the following quarterly rates on $1,000:

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
21	$2.25	$3.66	33	$2.94	$5.31	45	$4.68	$8.76
22	2.28	3.75	34	3.03	5.52	46	4.86	9.15
23	2.34	3.87	35	3.15	5.70	47	5.04	9.60
24	2.40	3.96	36	3.27	5.91	48	5.25	10.05
25	2.46	4.05	37	3.42	6.15	49	5.52	10.50
26	2.52	4.17	38	3.57	6.42	50	5.85	11.01
27	2.58	4.32	39	3.72	6.72	51	6.24	11.55
28	2.64	4.47	40	3.87	7.02	52	6.69	12.12
29	2.70	4.62	41	4.02	7.32	53	7.20	12.72
30	2.76	4.77	42	4.17	7.62	54	7.71	13.32
31	2.82	4.92	43	4.32	7.95	55	8.25	14.01
32	2.88	5.10	44	4.50	8.37			

The above rates were adopted in 1919 and apply to new members. Col. 1 are quarterly step rates increasing to a level rate which becomes effective according to the age of entry. These ages are from 53 to 68 and the level quarterly rate is from $7.20 at age 53 where the member joined at age 21, to $17.25 at age 68 where member joined at age 55. Option of paid-up value beginning with age 65, or at the age when the level rate becomes effective when over 65. Col. 2 are level quarterly rates with paid-up option beginning with age 65.

* Formerly Masonic Life Association of Buffalo, N. Y.

Expense of management provided by per cent of payments and portion of first 12 payments.

Deaths per 1,000 benefit members, 1919, 16.4; 1920, 15.1; 1921, 14; 1922, 15.7; 1923, 16.5; 1924, 17.1; 1925, 15.4; 1926, 16.3.

Number of payments: 1919 to 1927, 4 each year.

Benefits paid in 1919, $581,825; 1920, $533,700; 1921, $480,100; 1922, $563,210; 1923, $638,300; 1924, $646,300; 1925, $618,350; 1926, $655,700.

Insurance in force, Jan. 1, 1920, $29,564,500; 1921, $32,245,000; 1922, $34,779,000; 1923, $37,584,500; 1924, $39,870,500; 1925, $41,630,500; 1926, $42,604,500; 1927, $43,776,500.

Benefit membership, Jan. 1, 1920, 16,040; 1921, 17,095; 1922, 18,024; 1923, 18,825; 1924, 19,352; 1925, 19,681; 1926, 19,684; 1927, 19,715.

Total assets, Jan. 1, 1927, $703,580.34.

Total liabilities, Jan. 1, 1927, $238,384.44.

Masons only admitted.

Canadian Order of Chosen Friends

Head Office, 7 Hughson St. South, Hamilton, Ont. Organized 1887.

Wm. Benson, *Grand Councilor*, Toronto, Ont.
Wm. F. Montague, *Grand Recorder-Treasurer*, Hamilton, Ont.
John H. Bell, M. D., *Grand Medical Examiner*, Hamilton, Ont.
Lyman Lee, B. A., *Solicitor*, Hamilton, Ont.

Commenced business as an order, June 1, 1887.

Issues certificates for $250 to $3,000 at the following level monthly rates on $1,000: (Col. 1, ordinary life; Col. 2, twenty-year payment; Col. 3, endowment at age 65).

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
16	$ .84	$1.33	$1.02	34	$1.45	$2.03	$1.99
17	.86	1.35	1.04	35	1.51	2.09	2.09
18	.88	1.37	1.07	36	1.57	2.15	2.20
19	.90	1.40	1.10	37	1.63	2.21	2.32
20	.93	1.43	1.14	38	1.69	2.28	2.44
21	.95	1.46	1.18	39	1.76	2.35	2.57
22	.98	1.49	1.22	40	1.83	2.42	2.71
23	1.01	1.53	1.26	41	1.91	2.49	2.86
24	1.04	1.57	1.31	42	2.00	2.57	3.03
25	1.07	1.61	1.36	43	2.08	2.65	3.22
26	1.11	1.65	1.41	44	2.17	2.74	3.42
27	1.14	1.69	1.47	45	2.27	2.83	3.65
28	1.18	1.73	1.53	46	2.37	2.92	3.91
29	1.22	1.77	1.59	47	2.48	3.02	4.20
30	1.26	1.82	1.66	48	2.60	3.13	4.52
31	1.31	1.87	1.73	49	2.72	3.24	4.88
32	1.35	1.92	1.81	50	2.85	3.36	5.28
33	1.40	1.97	1.90				

The above rates effective Jan. 1, 1924, and applied to existing members at attained ages. Certificates provide for paid-up insurance after 5 years membership. Also issues juvenile, sick and funeral benefit certificates.

Expense of management provided by per capita tax of $1.20 per year, and surplus.

Cost of management, 1921, $33,656.56; 1922, $32,085.71; 1923, $48,257.17; 1924, $34,018.28; 1925, $34,959.12; 1926, $25,069.81.

Cost of management per member, 1921, $1.27; 1922, $1.25; 1923, $1.94; 1924, $1.79; 1925, $2.30; 1926, $1.68.

Deaths per 1,000 benefit members, 1921, 14.46; 1922, 16.10; 1923, 17.60; 1924, 17; 1925, 11.04; 1926, 23.40.

Average age, Jan. 1, 1922, 49.17 years; 1923, 50.06 years; 1924, 50.94 years; 1925, 50.23 years; 1926, 51.05 years; 1927, 50.33 years.

Number of payments: 1922 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1922, age 30, $14.52; age 35, $17.16; age 40, $20.52; 1924 to 1927, age 30, $15.12; age 35, $18.12; age 40, $21.96.

Death benefits paid in 1921, $407,576.08; other benefits, $113,341.58; 1922, $403,553.81; other benefits, $120,622.61; 1923, $428,503.86; other benefits, $132,431.95; 1924, $331,955.77; other benefits, $103,103.64; 1925, $267,741.89; other benefits, $79,554.23; 1926, $292,731.67; other benefits, $63,302.62.

Insurance in force, Jan. 1, 1922, $23,645,843; 1923, $22,851,444; 1924, $21,808,507; 1925, $12,623,264; 1926, $11,906,669; 1927, $12,118,993.

Benefit membership (including juvenile), Jan. 1, 1922, 26,376; sick benefit, 6,932; 1923, 25,734; sick benefit, 6,781; 1924, 22,750; sick benefit, 6,171; other members, 632; 1925, 15,476; sick benefit, 4,673; 1926, 14,594; sick benefit, 4,321; 1927, 14,868; sick benefit, 4,219.

Subordinate lodges, Jan. 1, 1922, 526; 1923, 520; 1924, 500; 1925, 447; 1926, 425; 1927, 415.

Assets, Jan. 1, 1927, $1,686,570.05.

Liabilities, Jan. 1, 1927, $51,407.58.

SPECIAL FEATURES: Insures males and females at same rates. Benefits paid for death, total and permanent disability, and old age disability at 75 years. Bonds its own subordinate officers in its own guarantee department. Additional rates for hazardous occupations. Interest rate realized, 5.16%. Juvenile department, 456 members. Hospital facilities provided at Montreal, Toronto and Vancouver. JURISDICTION: Canada.

Canadian Order of Foresters

Head Office, Brantford, Ont., Canada. Organized 1879.

J. A. A. BRODEUR, *High Chief Ranger*, Montreal, P. Q.
ALF. P. VAN SOMEREN, *High Secretary*, Brantford, Ont.
A. R. GALPIN, *High Treasurer*, Brantford, Ont.
U. M. STANLEY, M. D., *Chairman, Medical Board*, Brantford, Ont.

Commenced business as an order, November, 1879.

Date of first payment levied, November, 1879.

Issues certificates for $250 to $3,000 at the following level monthly rates per $1,000 (whole life plan):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$ .84	25	$1.07	34	$1.45	43	$2.08
17	.86	26	1.11	35	1.51	44	2.17
18	.88	27	1.14	36	1.57	45	2.27
19	.90	28	1.18	37	1.63	46	2.37
20	.93	29	1.22	38	1.69	47	2.48
21	.95	30	1.26	39	1.76	48	2.60
22	.98	31	1.31	40	1.83	49	2.72
23	1.01	32	1.35	41	1.91	50	2.85
24	1.04	33	1.40	42	2.00		

The above rates effective Jan. 1, 1923, and applied to new members. Also issues twenty-year payment life, endowment at age 65, and whole life, payments ceasing at age 65.

Expense of management provided by payment of per capita tax of

10 cents per month by all members, and an additional tax of 50 cents per annum for every member carrying over $1,000 insurance, and in addition the sum of 20 cents per annum by all members in the Sick and Funeral Benefit Branch of High Court.

Cost of management, 1919, $65,942.85; 1920, $63,312.94; 1921, $67,-187.50; 1922, $68,573.50; 1923, $72,648.50; 1924, $83,260.72; 1925, $76,404.64; 1926, $78,311.48.

Cost of management per member, 1919, $0.80; 1920, $0.82; 1921, $0.87; 1922, $0.92; 1923, $1.02; 1924, $1.47; 1925, $1.46; 1926, $1.52.

Deaths per 1,000 benefit members, 1919, 11.8; 1920, 10.8; 1921, 9.4; 1922, 10.5; 1923, 11.94; 1924, 12.6; 1925, 13.3; 1926, 15.2.

Number of payments: 1919 to 1925, 12 each year; 1925, 11; 1926, 10.

Death benefits paid in 1919, $1,087,532.40; other benefits, $225,-255.13; 1920, $846,181.43; other benefits, $188,577.15; 1921, $750,-306.11; other benefits, $168,683.45; 1922, $821,093.73; other benefits, $182,792.45; 1923, $888,277.45; other benefits, $185,779.71; 1924, $729,714.64; other benefits, $180,701.55; 1925, $702,970.29; other benefits, $174,839.05; 1926, $767,164.85; other benefits, $177,450.98.

Insurance in force, Jan. 1, 1920, $77,076,250; 1921, $77,048,250; 1922, $76,898,500; 1923, $74,585,500; 1924, $71,707,500; 1925, $55,850,800; 1926, $52,925,187; 1927, $51,192,750.

Benefit membership, Jan. 1, 1920, 77,096; 1921, 77,125; 1922, 77,068; 1923, 74,730; 1924, 71,839; 1925, 56,306; 1926, 55,287; 1927, 54,437.

Subordinate courts, Jan. 1, 1920, 1,186; 1921, 1,181; 1922, 1,185; 1923, 1,179; 1924, 1,170; 1925, 1,129; 1926, 1,103; 1927, 1,091.

Total assets, Jan. 1, 1927, $10,781,563.58.

Total liabilities, Jan. 1, 1927, $186,259.96.

JURISDICTION: Dominion of Canada. Men only admitted.

Catholic Aid Association of Minnesota

Head Office, 47-49 W. 9th Street, St. Paul, Minn. Organized 1878.

GEO. N. GERLACH, *President*, St. Paul, Minn.
FRANK JUNGBAUER, *Secretary*, St. Paul, Minn.
JOHN HASSLINGER, *Treasurer*, Minneapolis, Minn.
D. D. HILGER, M. D., *Medical Examiner*, St. Paul, Minn.

Commenced business as an order, Jan. 1, 1878.

Issues whole life certificates for $500 to $2,000 on N. F. C. rates adopted in 1915, and twenty-year payment certificates on American Experience table 4%, adopted in 1924.

Expense of management provided by additional per capita payments.

Deaths per 1,000 benefit members in 1919, 11.7; 1920, 10.8; 1921, 13; 1922, 10; 1923, 10.4; 1924, 11.6; 1925, 10.7; 1926, 12.39.

Number of payments: 1919 to 1927, 12 each year.

Death benefits paid in 1919, $138,500; 1920, $132,500; 1921, $116,000; 1922, $130,575; 1923, $128,500; 1924, $153,000; 1925, $140,500; 1926, $162,500.

Insurance in force, Jan. 1, 1920, $11,035,500; 1921, $11,356,000; 1922, $11,934,500; 1923, $12,147,500; 1924, $12,119,500; 1925, $12,352,000; 1926, $12,515,000; 1927, $12,786,500.

Benefit membership, Jan. 1, 1920, 12,923; 1921, 13,248; 1922, 13,882; 1923, 14,156; 1924, 14,107; 1925, 14,343; 1926, 14,523; 1927, 14,852.

Subordinate lodges, Jan. 1, 1920, 252; 1921, 253; 1922, 253; 1923, 253; 1924, 254; 1925, 255; 1926, 255; 1927, 256.

Assets, Jan. 1, 1927, $1,983,318.98.

Liabilities, Jan. 1, 1927, $30,354.78 (including $15,855 reserve on 20-payment plan).

Catholic Benevolent League of Indiana

Home Office, 3319 South Clinton St., Fort Wayne, Ind. Organized 1900.

JACOB HARTMAN, *Supreme President*, Fort Wayne, Ind.
CLEM J. GETTY, *Supreme Secretary*, Fort Wayne, Ind.
GEO. A. CHRISTEN, *Supreme Treasurer*, Fort Wayne, Ind.

Commenced business as an order, April 1, 1900.

Issues certificates for $250, $500 and $1,000 on N. F. C. rates for whole life and also term to age sixty. Also whole life and 20-payment life with loan values after third year.

Deaths per 1,000 benefit members, 1924, 9.4; 1925, 12.1; 1926, 16.3.

Number of payments: 1924 to 1927, 12 each year.

Amount collected per $1,000 each year: 1924 to 1927, age 30, $14.64; age 35, $17.40; age 40, $21.12.

Benefits paid in 1924, $4,250; 1925, $6,771.20; 1926, $8,617.06.

Insurance in force, Jan. 1, 1925, $482,250; 1926, $487,250; 1927, $485,000.

Benefit membership, Jan. 1, 1925, 738; 1926, 741; 1927, 730.

Subordinate lodges, Jan. 1, 1925, 16; 1926, 16; 1927, 16.

Total assets, Jan. 1, 1927, $108,632.21.

Total liabilities, Jan. 1, 1927, $250.

Catholic Benevolent Legion

Office of the Supreme Council, 186 Remsen St., Brooklyn, N. Y. Organized 1881.

C. C. KEENAN, *Supreme President*, New York, N. Y.
JOHN E. DUNN, *Supreme Secretary*, Brooklyn, N. Y.
CHARLES CAMPBELL, *Supreme Treasurer*, New York, N. Y.
F. J. KELLER, M. D., *Medical Examiner-in-Chief*, Paterson, N. J.
EDWARD J. CONNOLLY, *General Counsel*, Brooklyn, N. Y.

Commenced business as an order, October 12, 1881.

Issues certificates for $250 to $3,000 at the following net level rates on $1,000—payments called bi-weekly: Rate for age 18, $0.51.

Age	Rate	Age	Rate	Age	Rate	Age	Rate
19	.52	28	$ .68	37	$ .90	46	$1.26
20	.54	29	.70	38	.93	47	1.31
21	.55	30	.72	39	.97	48	1.36
22	.56	31	.74	40	1.00	49	1.42
23	.58	32	.77	41	1.04	50	1.48
24	.60	33	.79	42	1.08	51	1.54
25	.62	34	.82	43	1.12	52	1.61
26	.64	35	.84	44	1.16	53	1.69
27	.66	36	.87	45	1.21	54	1.77

The above rates were adopted in 1904, and were applied to existing members at attained ages.

Expense of management provided by per capita tax of $1.80 a year, together with fees and profits on sale of supplies.

Cost of management, 1918, $16,268.29; 1919, $17,268.28; 1920, $22,-377.69; 1921, $21,854.63; 1922, $21,215; 1923, $29,422,21; 1924, $26,-437.01; 1925, $19,507.62; 1926, $18,738.13.

Cost of management per member, 1918, $1.32; 1919, $1.46; 1920, $1.99; 1921, $2.03; 1922, $2.15; 1923, $3.38; 1924, $3.30; 1925, $2.56; 1926, $2.58.

Deaths per 1,000 benefit members, 1918, 35.61; 1919, 28; 1920, 27.18; 1921, 28.55; 1922, 29; 1923, 30.6; 1924, 29.5; 1925, 25.8; 1926, 28.

Number of payments: 1919 to 1927, 26 each year.

Amount collected per $1,000 each year: 1919 to 1927, age 30,

$18.72; age 35, $21.84; age 40, $26.00.

Benefits paid in 1918, $341,075.04; 1919, $291,323.06; 1920, $237,072.33; 1921, $236,626.88; 1922, $411,126.30; 1923, $259,748.14; 1924, $218,056.67; 1925, $181,932.66; 1926, $181,920.35.

Insurance in force, Jan. 1, 1919, $12,818,250; 1920, $11,984,000; 1921, $11,383,750; 1922, $10,791,500; 1923, $9,162,500; 1924, $8,281,750; 1925, $7,755,250; 1926, $7,334,000; 1927, $6,924,250.

Benefit membership, Jan. 1, 1919, 12,178; social, 38; 1920, 11,479; social, 38; 1921, 11,008; 1922, 10,550; 1923, 9,154; 1924, 8,235; 1925, 7,791; 1926, 7,427; 1927, 7,098.

Subordinate lodges, Jan. 1, 1919, 318; 1920, 305; 1921, 298; 1922, 289; 1923, 259; 1924, 239; 1925, 215; 1926, 204; 1927, 193.

Assets, Jan. 1, 1927, $2,821,942.74 (includes liens).

Liabilities, Jan. 1, 1927, $1,890,006.53 (includes $1,860,435.84 reserve lien).

JURISDICTION: Can., Conn., Del., D. C., Ill., Ind., Md., Mass., N. J., N. Y., Pa., R. I., S. D., Va. Men only admitted.

Catholic Family Protective Association of Wisconsin

Home Office, 290 Third St., Milwaukee, Wis. Organized 1868.

JOHN M. SCHNEIDER, *President*, Milwaukee, Wis.
OTTO P. SEIFRIZ, *Secretary*, Milwaukee, Wis.
JOHN O'MEARA, *Treasurer and Attorney*, Milwaukee, Wis.
H. J. GRAMLING, M. D., *Medical Director*, Milwaukee, Wis.

Commenced business as an order, August 28, 1868.

Issues certificates for $250 to $3,000 at the following participating quarterly rates per $1,000 for whole life (age 16, $3.64).

Age	Rate	Age	Rate	Age	Rate	Age	Rate
17	$3.70	27	$4.52	37	$5.92	47	$ 8.51
18	3.76	28	4.63	38	6.12	48	8.87
19	3.83	29	4.74	39	6.32	49	9.26
20	3.90	30	4.86	40	6.54	50	9.67
21	3.98	31	4.99	41	6.77	51	10.12
22	4.06	32	5.12	42	7.01	52	10.59
23	4.14	33	5.26	43	7.27	53	11.10
24	4.23	34	5.41	44	7.55	54	11.64
25	4.32	35	5.57	45	7.85	55	12.21
26	4.42	36	5.74	46	8.17	56	12.83

These rates effective in 1922, and applied to members at entry ages.

Expense of management provided by per cent of payments.

Deaths per 1,000 benefit members, 1918, 10.7; 1919, 12; 1920, 13.6; 1921, 6; 1922, 10.56; 1923, 11.9; 1924, 9.7; 1925, 11.2; 1926, 9.4.

Benefits paid in 1918, $11,311.40; 1919, $18,323.93; 1920, $23,468.84; 1921, $18,605.93; 1922, $26,240.15; 1923, $32,389.21; 1924, $29,601.48; 1925, $49,594.49; 1926, $55,370.75. Participation in 1926, $14,783.40.

Insurance in force, Jan. 1, 1919, $1,418,610; 1920, $1,577,889; 1921, $1,742,988; 1922, $1,808,808; 1923, $2,014,426; 1924, $2,087,966; 1925, $2,144,047; 1926, $2,256,204; 1927, $2,361,304.

Benefit membership, Jan. 1, 1919, 1,956; 1920, 2,125; 1921, 2,295; 1922, 2,370; 1923, 2,570; 1924, 2,654; 1925, 2,711; 1926, 2,818; 1927, 2,903.

Subordinate lodges, Jan. 1, 1919, 67; 1920, 73; 1921, 72; 1922, 76; 1923, 80; 1924, 81; 1925, 83; 1926, 87; 1927, 89.

Total assets, Jan. 1, 1927, $604,470.02.

Total liabilities, Jan. 1, 1927, $10,155.24.

SPECIAL FEATURES: Issues ordinary life, twenty-year payment life, 15, 20, 25 and 30-year endowment certificates and endowment at age 65. Provides for extended or paid-up insurance and cash or loan values after three years membership. Men and women admitted.

Catholic Fraternal League

Supreme Office, 185 Summer Street, Boston, Mass. Organized 1893.

JOHN MERRILL, *Supreme President*, Boston, Mass.
MRS. AGNES R. SMITH, *Supreme Secretary-Treasurer*, Boston, Mass.
J. P. ROULIER, M. D., *Supreme Medical Director*, Salem, Mass.

Commenced business as an order, April, 1893.

Issues certificates for $250 to $2,000 at the following level whole life monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.34	28	$1.74	40	$2.51	52	$4.12
17	1.36	29	1.79	41	2.60	53	4.32
18	1.39	30	1.84	42	2.70	54	4.54
19	1.42	31	1.89	43	2.81	55	4.77
20	1.45	32	1.94	44	2.92	56	5.01
21	1.48	33	2.00	45	3.03	57	5.27
22	1.51	34	2.06	46	3.16	58	5.56
23	1.54	35	2.13	47	3.30	59	5.86
24	1.58	36	2.20	48	3.44	60	6.20
25	1.62	37	2.27	49	3.59		
26	1.66	38	2.34	50	3.76		
27	1.70	39	2.42	51	3.93		

The above rates were adopted in 1922. Expense of management provided by per cent of payments.

Cost of management, 1920, $7,841.65; 1921, $8,558.23; 1922, $8,298.70; 1923, $8,464.96; 1924, $6,717.84; 1925, $5,484.63; 1926, $7,041.

Cost of management per member, 1920, $3.03; 1921, $3.43; 1922, $3.37; 1923, $3.53; 1924, $2.97; 1925, $3.35; 1926, $5.27.

Deaths per 1,000 benefit members, 1920, 11.5; 1921, 12; 1922, 14; 1923, 12.7; 1924, 8.8; 1925, 14; 1926, 16.5.

Average age, Jan. 1, 1921, 38 years; 1922, 34 years; 1923, 40 years; 1924, 37 years; 1925, 38 years; 1926, 41 years; 1927, 42 years.

Number of payments: 1920 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1920 to 1922, age 30, $19.56; age 35, $23.40; age 40, $28.56; 1922 to 1927, age 30, $22.08; age 35, $25.56; age 40, $30.12.

Death and disability benefits paid in 1920, $18,925.83; 1921, $19,692.33; 1922, $27,401.83; 1923, $32,469.52; 1924, $14,813.93; 1925, $13,049.50; 1926, $17,674.92.

Insurance in force, Jan. 1, 1921, $1,288,450; 1922, $1,241,300; 1923, $1,045,156; 1924, $988,791; 1925, $805,207; 1926, $677,045; 1927, $625,275.

Benefit membership, Jan. 1, 1921, 2,188; 1922, 2,154; 1923, 1,904; 1924, 1,871; 1925, 1,504; 1926, 1,269; 1927, 1,156.

Subordinate lodges, Jan. 1, 1921, 52; 1922, 51; 1923, 43; 1924, 42; 1925, 35; 1926, 34; 1927, 32. Cost of joining: $4.00.

Total assets, Jan. 1, 1927, $78,819.65.

Total liabilities, Jan. 1, 1927, $2,765.45.

JURISDICTION: New England, Md., Ill.

SPECIAL FEATURES: Cash, paid-up and extended insurance values after membership of four years. Also issues twenty-year payment and endowment at age seventy certificates. Sick and Accident Dept. Men and women admitted. Rates based on American Experience Table.

Catholic Knights of America

Office of Supreme Council, 211 North Seventh St., St. Louis, Mo. Organized 1877.

Dr. Felix Gaudin, *Supreme President*, New Orleans, La.
Henry Siemer, *Supreme Secretary*, St. Louis, Mo.
Harry J. Wuennenberg, *Supreme Treasurer*, St. Louis, Mo.
Leo P. Young, M. D., *Supreme Medical Examiner*, St. Louis, Mo.

Commenced business as an order, May 1, 1877.

Issues certificates for $250 to $3,000 at the following net level monthly rates on $1,000: (Col. 1, whole life; Col. 2, twenty-year payment; Col. 3, paid-up at age 70; Col. 4, term to age 60.)

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.04	$1.61	$1.06	$ .79	34	$1.65	$2.27	$1.73	$1.03
17	1.06	1.63	1.08	.80	35	1.70	2.33	1.80	1.05
18	1.08	1.66	1.10	.81	36	1.76	2.39	1.86	1.07
19	1.11	1.69	1.13	.82	37	1.82	2.45	1.94	1.09
20	1.13	1.72	1.16	.83	38	1.89	2.51	2.01	1.11
21	1.16	1.75	1.18	.84	39	1.96	2.57	2.10	1.14
22	1.18	1.78	1.21	.85	40	2.03	2.64	2.19	1.17
23	1.21	1.81	1.24	.86	41	2.11	2.72	2.28	1.20
24	1.24	1.84	1.28	.87	42	2.20	2.79	2.39	1.23
25	1.27	1.88	1.31	.88	43	2.29	2.88	2.50	1.26
26	1.31	1.92	1.35	.90	44	2.38	2.96	2.62	1.29
27	1.34	1.95	1.39	.91	45	2.49	3.06	2.75	1.33
28	1.38	1.99	1.43	.92	46	2.60	3.16	2.89	1.37
29	1.42	2.04	1.47	.94	47	2.71	3.26	3.05	1.41
30	1.46	2.08	1.52	.95	48	2.84	3.38	3.22	1.46
31	1.50	2.12	1.56	.97	49	2.97	3.50	3.41	1.51
32	1.55	2.17	1.62	.99	50	3.11	3.62	3.62	1.56
33	1.60	2.22	1.67	1.01					

These rates were adopted in 1919, and were applied to members at attained ages.

Expense of management provided by per capita tax and first year's payment on American Experience certificates.

Cost of management, 1918, $19,461.56; 1919, *$32,471.34; 1920, $24,097.43; 1921, $22,769.19; 1922, *$37,732.65; 1923, $40,318.27; 1924, $27,084.03; 1925, *$40,191.94; 1926, $27,157.78.

Cost of management per member, 1918, $1.08; 1919, *$1.40; 1920, $1.28; 1921, $1.20; 1922, *$2.00; 1923, $2.26; 1924, $1.66; 1925, $2.54; 1926, $1.80.

Deaths per 1,000 benefit members in 1918, 26; 1919, 22; 1920, 22; 1921, 17; 1922, 20.18; 1923, 20.24; 1924, 22.48; 1925, 20.78; 1926, 23.89.

Average age, Jan. 1, 1919, 45.7 years; 1920, 45.7 years; 1921, 45 years; 1922, 45.4 years; 1923, 45.28 years; 1924, 45 years; 1925, 44.78 years; 1926, 45.67 years; 1927, 44.6 years.

Number of payments: 1918 to 1926, 12 each year.

Amount collected per $1,000 (whole life) each year: 1919 to 1927, age 30, $17.52; age 35, $20.40; age 40, $24.36.

Benefits paid in 1918, $521,308.38; 1919, $587,882.10; 1920, $526,559.67; 1921, $400,306.28; 1922, $462,559.45; 1923, $452,057.65; 1924, $469,222.02; 1925, $397,313.57; 1926, $445,021.66.

Insurance in force, Jan. 1, 1919, $19,510,839; 1920, $19,189,335; 1921, $19,314,426; 1922, $19,118,538; 1923, $18,780,391; 1924, $17,330,677; 1925, $15,640,991; 1926, $14,980,044; 1927, $14,105,985.

Benefit membership, Jan. 1, 1919, 18,459; social, 305; 1920, 18,443;

* Includes convention.

social, 292; 1921, 18,940; social, 316; 1922, 18,928; social, 301; 1923, 18,814; social, 366; 1924, 17,291; social, 389; 1925, 16,370; social, 360; 1926, 15,786; social, 350; 1927, 15,109; social, 343.

Subordinate lodges, Jan. 1, 1919, 512; 1920, 496; 1921, 484; 1922, 468; 1923, 459; 1924, 445; 1925, 438; 1926, 427; 1927, 434.

Total assets, Jan. 1, 1927, $1,540,946.53.

Total liabilities, Jan. 1, 1927, $43,943.32.

JURISDICTION: United States.

Net interest rate realized, 5.11%. Valuation on A. E. Class, 105.85%, Ratio of actual to expected mortality, A. E. table, 102.11%.

SPECIAL FEATURES: Certificates on the ordinary whole life, twenty-year payment and paid up at age 70 plans, provide for permanent disability, cash surrender values at age 70 and for paid-up and extended insurance.

Catholic Knights of Ohio, The

Office of State Council, 815 Rose Building, Cleveland, O. Organized 1891.

HENRY M. GABEL, *State President*, Fremont, Ohio.
GEO J. MATHAUER, *State Secretary*, Cleveland, Ohio.
B. A. MOLONEY, M. D., *Medical Director*, Upper Sandusky, Ohio.
H. G. HAUCK, *State Counselor*, Cincinnati, Ohio.

Commenced business as an order, October 15, 1891.

Issues certificates for $500 to $4,000 at the following level monthly rates on $1,000: (Col. 1, whole life, paid up at age 70; Col. 2, twenty-payment.)

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$ .88	$1.60	31	$1.31	$2.11	46	$2.53	$3.15
17	.88	1.62	32	1.36	2.16	47	2.67	3.26
18	.88	1.65	33	1.42	2.21	48	2.82	3.37
19	.90	1.68	34	1.47	2.26	49	2.98	3.48
20	.92	1.71	35	1.53	2.31	50	3.16	3.60
21	.95	1.74	36	1.60	2.37	51	3.35	3.73
22	.98	1.77	37	1.66	2.43	52	3.57	3.87
23	1.01	1.80	38	1.74	2.49	53	3.81	4.02
24	1.04	1.83	39	1.81	2.56	54	4.08	4.19
25	1.07	1.87	40	1.89	2.63	55	4.37	4.37
26	1.11	1.91	41	1.98	2.70	56	4.71	4.56
27	1.14	1.95	42	2.08	2.78	57	5.10	4.76
28	1.18	1.99	43	2.18	2.86	58	5.54	4.98
29	1.22	2.03	44	2.29	2.95	59	6.06	5.22
30	1.27	2.07	45	2.41	3.05	60	6.67	5.47

The above rates effective in 1915 and 1921.They were applied to existing members at attained ages. Certificates on American Experience table have cash loan, paid-up and extended insurance features.

Expense of management provided by per capita tax.

Deaths per 1,000 benefit members in 1920, 17.03; 1921, 11; 1922, 14.8; 1923, 12.7; 1924, 12.2; 1925, 12.6; 1926, 16.5.

Average age, Jan. 1, 1921, 40 years; 1922, 40 years; 1923, 41 years; 1924, 42 years; 1925, 42 years; 1926, 42 years; 1927, 43 years.

Number of payments each year: 1920 to 1927, 12 each year.

Amount collected per $1,000 each year: 1920 to 1927, age 30, $15.24; age 35, $18.36; age 40, $22.68.

Benefits paid in 1920, $143,065.69; 1921, $163,500; 1922, $188,500; 1923, $209,875; 1924, $177,489.25; 1925, $184,250; 1926, $237,051.35.

Insurance in force, Jan. 1, 1921, $9,716,000; 1922, $9,906,000; 1923, $9,825,500; 1924, $9,699,000; 1925, $9,577,000; 1926, $9,691,000; 1927,

$9,549,000.

Benefit membership, Jan. 1, 1921, 8,134; 1922, 8,410; associate, 147; 1923, 8,424; associate, 277; 1924, 8,354; associate, 1,292; 1925, 8,283; associate, 369; juvenile, 1,022; 1926, 8,511; associate, 541; juvenile, 1,217; 1927, 8,457; associate, 561; juvenile, 1,239.

Subordinate lodges, Jan. 1, 1921, 135; 1922, 138; 1923, 138; 1924, 135; 1925, 134; 1926, 133; 1927, 132.

Total assets, Jan. 1, 1927, $2,240,487.20 (includes liens).

Total liabilities, Jan. 1, 1927, $18,696.85.

SPECIAL FEATURES: Order has no treasurer. Dues are forwarded by branch to depository. Loan privilege to members at age sixty-five, and cash surrender values at age seventy. Juvenile department, 1,239 members. Men and women admitted.

Catholic Knights of Wisconsin

Office of State Council, 230 East State St., Milwaukee, Wis. Organized 1885.

JOS. J. FIEDLER, *President*, Mineral Point, Wis.
JOHN M. CALLAHAN, *Secretary*, Milwaukee, Wis.
M. A. JACOBS, *Treasurer*, Beaver Dam, Wis.
L. M. BACHHUBER, M. D., *Medical Examiner*, Mayville, Wis.

Commenced business as an order, February 17, 1885.

Issues certificates for $500 to $2,000 at the following net level monthly whole life rates on $1,000 with annual old age benefit at age 70 of one-tenth of face amount:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–18	$ .86	28	$1.14	37	$1.57	46	$2.25
19	.88	29	1.18	38	1.63	47	2.35
20	.90	30	1.22	39	1.69	48	2.45
21	.93	31	1.26	40	1.76	49	2.58
22	.96	32	1.31	41	1.83	50	2.71
23	.98	33	1.35	42	1.91	51	2.83
24	1.01	34	1.40	43	1.99	52	2.97
25	1.04	35	1.45	44	2.07	53	3.12
26	1.07	36	1.51	45	2.16	54	3.28
27	1.11						

The above rates went into effect Jan. 1, 1917, and applied to members as of age at entry.

Expense of management provided by annual per capita of $2.00.

Cost of management, 1918, $11,048.38; 1919, $17,326.08; 1920, $16,-569.07; 1921, 1921, $17,400.77; 1922, $23,191.74; 1923, $25,835.82; 1924, $24,911.87; 1925, $35,283.50; 1926, $26,345.13.

Cost of management per member, 1918, $0.71; 1919, $1.01; 1920, $0.89; 1921, $0.90; 1922, $1.11; 1923, $1.35; 1924, $1.29; 1925, $1.81; 1926, $1.23.

Deaths per 1,000 benefit members, 1918, 16.6; 1919, 17.4; 1920, 11.9; 1921, 10.2; 1922, 11.8; 1923, 14.05; 1924, 15; 1925, 14.1; 1926, 14.2.

Average, age, Jan. 1, 1917, 44.1 years; 1918, 43.2 years; 1919, 43.8 years; 1920, 42.6 years; 1921, 39.2 years; 1922, 39.8 years; 1923, 40.4 years; 1924, 40.8 years; 1925, 41.4 years; 1926, 42.1 years; 1927, 42.2 years.

Number of payments: 1918, 13; 1919, 15; 1920, 13; 1921, 12; 1922, 12; 1923, 13; 1924, 14; 1925, 12; 1926, 12.

Amount collected per $1,000 (whole life) each year: 1918, age 30, $15.86; age 35, $18.85; age 40, $22.88; 1919, age 30, $18.30; age 35, $21.75; age 40, $25.40. 1920, age 30, $15.86; age 35, $18.85; age 40,

$22.88. 1921 to 1923, age 30, $14.64; age 35, $17.40; age 40, $21.12. 1923, age 30, $15.86; age 35, $18.85; age 40, $22.88. 1924, age 30, $17.08; age 35, $20.30; age 40, $24.64. 1925 to 1927, age 30, $14.64; age 35, $17.40; age 40, $21.12.

Death benefits paid in 1918, $376,229.17; 1919, $472,372.29; 1920, $386,280.14; 1921, $347,227.79; 1922, $379,964.98; 1923, $429,282.14; 1924, $481,777.86; 1925, $425,801.63; 1926, $495,099.65.

Insurance in force, Jan. 1, 1919, $21,753,000; 1920, $23,134,500; 1921, $24,521,500; 1922, $25,313,500; 1923, $25,457,000; 1924, $25,330,500; 1925, $24,769,000; 1926, $24,656,500; 1927, $25,292,000.

Benefit membership, Jan. 1, 1919, 15,477; 1920, 17,068; 1921, 18,487; 1922, 19,424; 1923, 19,640; 1924, 19,650; 1925, 19,317; 1926, 19,400; 1927, 19,784.

Subordinate lodges, Jan. 1, 1919, 270; 1920, 277; 1921, 276; 1922, 279; 1923, 282; 1924, 280; 1925, 282; 1926, 284; 1927, 284.

Cost of joining: $3.00.

Total assets, Jan. 1, 1927, $1,393,728.91.

Total liabilities, Jan. 1, 1927, $73,776.81.

JURISDICTION: Wisconsin. Men and women admitted.

Catholic Ladies of Columbia

Office of the Supreme Council, 306 Seventh St. S. W., Canton, O. Organized 1896.

CONSTANCE GIRARDOT, *President*, Toledo, O.
ELIZABETH FRYBERGER, *Secretary*, Canton, O.
NORA CROTTY, M. D., *Medical Examiner*, Cincinnati, O.

Commenced business as an order, September 14, 1896.

Date of first payment levied, February 22, 1897.

Issues whole life certificates for $250 to $2,000 at the following net level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–20	$ .90	28	$1.13	36	$1.49	43	$1.97
21	.92	29	1.17	37	1.55	44	2.05
22	.95	30	1.21	38	1.61	45	2.14
23	.97	31	1.25	39	1.68	46	2.24
24	1.00	32	1.29	40	1.74	47	2.34
25	1.03	33	1.34	41	1.81	48	2.44
26	1.06	34	1.39	42	1.89	49	2.56
27	1.10	35	1.44				

The above rates took effect Jan. 1, 1911, and were applied to existing members as of age of entry. Certificates provide for surrender value of 37½% of face at age 55, if disabled.

Expense of management provided by per capita tax, entrance fee and sale of supplies.

Cost of management, 1921, $13,006.20; 1922, $12,630.23; 1923, $11,-305.25; 1924, $12,639.59; 1925, $16,223.80; 1926, $13,752.37.

Cost of management per member, 1921, $1.78; 1922, $1.59; 1923, $1.35; 1924, $1.38; 1925, $1.65; 1926, $1.35.

Deaths per 1,000 benefit members in 1922, 8.3; 1923, 5.28; 1924, 5; 1925, 5; 1926, 8.8.

Average age, Jan. 1, 1922, 38 years; 1923, 39 years; 1924, 39 years; 1925, 38 years; 1926, 39 years; 1927, 39 years.

Number of payments: 1921 to 1927, 12 each year.

Amount collected per $1,000 each year: 1921 to 1927, age 30, $14.52; age 35, $17.28; age 40, $20.88.

Death benefits paid in 1921, $38,000; other benefits, $13,620; 1922,

$43,750; other benefits, $15,865; 1923, $44,500; other benefits, $17,690; 1924, $45,850; other benefits, $16,535; 1925, $52,000; other benefits, $21,543.34; 1926, $51,500; other benefits, $21,490.

Insurance in force, Jan. 1, 1922, $3,976,000; 1923, $4,265,750; 1924, $4,510,875; 1925, $4,834,300; 1926, $5,131,150; 1927, $5,284,425.

Benefit membership, Jan. 1, 1921, 6,555; 1922, 7,243; 1923, 7,954; 1924, 8,434; 1925, 9,177; 1926, 9,826; 1927, 10,154.

Subordinate lodges, Jan. 1, 1922, 141; 1923, 147; 1924, 148; 1925, 153; 1926, 158; 1927, 163.

Cost of joining: $3.00.

Total assets, Jan. 1, 1927, $829,560.15.

Total liabilities, Jan. 1, 1927, $10,636.36.

JURISDICTION: Ohio, Indiana and Kentucky.

SPECIAL FEATURES: Women only admitted. Old age disability benefits provided. N. F. C. rates. Valuation percentage, 100 per cent. Built and maintains a school in New Mexico. Educational work and contributions. Relief feature optional.

Catholic Mutual Benefit Association of Canada

Grand Council, 1015 St. Denis St., Montreal, Can. Organized 1880.

F. J. CURRAN, *Grand President*, Montreal, Que.
J. E. H. HOWISON, *Grand Secretary*, Montreal, Que.
W. J. MCKEE, *Grand Treasurer*, Windsor, Ont.
B. A. CONROY, M. D., *Grand Medical Examiner*, Montreal, Que.
C. J. FOY, *Grand Solicitor*, Perth, Ont.

Commenced business as an order, February 10, 1880.

Issues certificates for $250 to $2,000 at the following level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$ .85	25	$1.04	34	$1.40	43	$1.99
17	.86	26	1.07	35	1.45	44	2.07
18	.87	27	1.11	36	1.51	45	2.16
19	.88	28	1.14	37	1.57	46	2.25
20	.90	29	1.18	38	1.63	47	2.35
21	.93	30	1.22	39	1.69	48	2.45
22	.96	31	1.26	40	1.76	49	2.58
23	.98	32	1.31	41	1.83		
24	1.01	33	1.35	42	1.91		

Expense of management provided by per capita.

Cost of management, 1919, $33,167.46; 1920, $22,925.90; 1921, $32,757.61; 1922, $25,228.81; 1923, $25,619.07; 1924, $23,296.82; 1925, $23,590.55; 1926, $18,882.53.

Cost of management per member, 1919, $2.49; 1920, $2.82; 1921, $4.20; 1922, $3.32; 1923, $3.68; 1924, $3.48; 1925, $3.55; 1926, $2.94.

Deaths per 1,000 benefit members, 1919, 22.1; 1920, 24.4; 1921, 25.99; 1922, 24.4; 1923, 28; 1924, 26.44; 1925, 26.63; 1926, 25.

Number of payments: 1919 to 1927, 12 each year.

Benefits paid in 1919, $269,315.87; 1920, $202,594.04; 1921, $189,715.84; 1922, $168,101.21; 1923, $184,656.12; 1924, $156,950.73; 1925, $154,806.11; 1926, $149,898.66.

Insurance in force, Jan. 1, 1920, $8,301,576; 1921, $8,806,338; 1922, $7,098,417; 1923, $6,668,933; 1924, $6,392,465; 1925, $6,144,667; 1926, $5,972,933; 1927, $5,995,404.

Benefit membership, Jan. 1, 1920, 9,174; 1921, 8,121; 1922, 7,795; 1923, 7,245; 1924, 6,951; sick benefit, 864; 1925, 6,693; sick benefit, 865; 1926, 6,459; sick benefit, 826; 1927, 6,434; sick benefit, 930.

Subordinate lodges, Jan. 1, 1920, 279; 1921, 273; 1922, 271; 1923, 261; 1924, 258; 1925, 260; 1926, 267; 1927, 272.

Assets, Jan. 1, 1927, $1,353,033.65.

Liabilities, Jan. 1, 1927, $1,191,818.19 (includes $1,172,889 reserves).

Men and women admitted. JURISDICTION: Dominion of Canada.

Also issues twenty and thirty-year payment certificates with paid-up insurance. Sickness benefits provided. Valuation surplus, $158,675.24.

Catholic Order of Foresters

Office of the High Court, 30 North La Salle St., Chicago, Ill. Organized 1883.

THOMAS H. CANNON, *High Chief Ranger*, Chicago, Ill.
THOMAS F. MCDONALD, *High Secretary*, Chicago, Ill.
GUSTAVE KELLER, *High Treasurer*, Appleton, Wis.
J. P. SMYTH, M. D., *High Medical Examiner*, Chicago, Ill.
E. S. CUMMINS, *Attorney*, Chicago, Ill.

Commenced business as an order, May 24, 1883.

Issues certificates for $500 to $6,000 at the following level monthly participating rates on $1,000 (Col. 1, whole life; Col. 2, 20-payment whole life; Cols. 3, 4 and 5 are death or old age benefit at age 70, paid-up at ages 50, 60 and 70 respectively; Col. 6, term to age 60):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5	Col. 6
16	$1.04	$1.60	$1.24	$1.14	$1.09	$0.79
17	1.06	1.63	1.28	1.17	1.12	.80
18	1.08	1.65	1.32	1.20	1.14	.81
19	1.11	1.68	1.37	1.23	1.17	.82
20	1.13	1.71	1.41	1.26	1.20	.83
21	1.16	1.74	1.46	1.30	1.23	.84
22	1.18	1.77	1.52	1.34	1.26	.85
23	1.21	1.80	1.58	1.38	1.29	.86
24	1.24	1.84	1.64	1.42	1.33	.87
25	1.27	1.87	1.71	1.46	1.36	.88
26	1.31	1.91	1.78	1.51	1.40	.90
27	1.34	1.95	1.87	1.57	1.45	.91
28	1.38	1.99	1.96	1.62	1.49	.92
29	1.42	2.03	2.06	1.68	1.54	.94
30	1.46	2.07	2.17	1.75	1.59	.95
31	1.50	2.12	2.30	1.82	1.64	.97
32	1.55	2.17	2.43	1.89	1.70	.99
33	1.60	2.21	2.59	1.98	1.76	1.01
34	1.65	2.27	2.77	2.06	1.82	1.03
35	1.70	2.32	2.98	2.16	1.89	1.05
36	1.76	2.38	3.21	2.27	1.97	1.07
37	1.82	2.44	3.49	2.38	2.05	1.09
38	1.89	2.50	3.81	2.51	2.13	1.11
39	1.96	2.57	4.21	2.65	2.22	1.14
40	2.03	2.64	4.69	2.80	2.32	1.17
41	2.11	2.71	....	2.98	2.43	1.20
42	2.20	2.79	....	3.17	2.54	1.23
43	2.29	2.87	....	3.39	2.67	1.26
44	2.38	2.96	....	3.63	2.80	1.29
45	2.49	3.06	....	3.91	2.95	1.33
46	2.60	3.15	....	4.24	3.11	1.37
47	2.71	3.26	....	4.61	3.28	1.41
48	2.84	3.37	....	5.05	3.47	1.46
49	2.97	3.49	....	5.58	3.68	1.51
50	3.11	3.62	....	6.23	3.91	1.56

The above rates were effective for new members March, 1922. Members admitted prior to 1913 rerated at attained ages, July, 1922.

All forms excepting term to age 60 (Col. 6) carry the following options: Paid-up and extended insurance, permanent disability of 50% of certificate or reserve accumulation and old age benefits at 70.

Expense of management provided by per capita and first payments.

Cost of management, 1917, $99,339.99; 1918, $123,090.19; 1919, $101,462.63; 1920, $121,282.39; 1921, $155,699.74; 1922, $138,449.29; 1923, $130,664; 1924, $192,381.69; 1925, $182,239.92; 1926, $196,033.72.

Cost of management per member, 1917, $0.66; 1918, $0.81; 1919, $0.67; 1920, $0.75; 1921, $0.97; 1922, $0.95; 1923, $0.92; 1924, $1.52; 1925, $1.46; 1926, $1.58.

Deaths per 1,000 benefit members, 1917, 11; 1918, 17; 1919, 10.07; 1920, 10.07; 1921, 10.07; 1922, 11.50; 1923, 13.67; 1924, 12.77; 1925, 12.7; 1926, 13.6.

Average age, Jan. 1, 1918, 40.29 years; 1919, 40.53 years; 1920, 40.06 years; 1921, 40.6 years; 1922, 42 years; 1923, 43 years; 1924, 42.5 years; 1925, 44 years; 1926, 45 years; 1927, 45.3 years.

Number of payments: 1917 to 1923, 12 each year; 1923, 11; 1924, 11; 1925, 11; 1926, 11.

Amount collected per $1,000 (whole life) each year: 1917 to 1922, age 30, $14.64; age 35, $17.40; age 40, $21.12. 1922, age 30, $17.52; age 35, $22.40; age 40, $24.36; 1923 to 1927, age 30, $16.06; age 35, $18.70; age 40, $22.33.

Benefits paid in 1917, $1,755,716.20; 1918, $2,057,045.38; 1919, $2,185,526.58; 1920, $1,810,588.10; 1921, $1,671,602.61; 1922, $2,274,-454.77; 1923, $1,876,355.94; 1924, $1,690,941.72; 1925, $1,695,071.69; 1926, $1,795,169.28.

Insurance in force, Jan. 1, 1918, $150,942,500; 1919, $150,396,750; 1920, $155,097,000; 1921, $160,534,250; 1922, $159,589,500; 1923, $128,-171,671; 1924, $122,863,489; 1925, $121,208,545; 1926, $120,040,988; 1927, $119,491,331.

Benefit membership, Jan. 1, 1918, 150,797; social, 5,000; 1919, 150,-450; social, 5,000; 1920, 155,467; social, 5,000; 1921, 161,008; social, 5,000; 1922, 160,587; social, 4,000; 1923, 132,100; social, 5,000; 1924, 127,461; social, 5,000; 1925, 125,915; social, 5,000; 1926, 124,463; social, 5,000; 1927, 123,348; social, 4,599.

Subordinate lodges, Jan. 1, 1918, 1,788; 1919, 1,767; 1920, 1,751; 1921, 1,751; 1922, 1,746; 1923, 1,703; 1924, 1,671; 1925, 1,670; 1926, 1,663; 1927, 1,648.

Cost of joining: $3.00.

Total assets, Jan. 1, 1927, $19,649,681.52.

Total liabilities, Jan. 1, 1927, $164,551.97.

Over $4,000,000 paid in sick and funeral benefits. Participation in 1926, one monthly payment.

JURISDICTION: United States (29 states) and Canada (8 provinces).

Catholic Workman

Office of Supreme Executive Council, New Prague, Minn. Organized 1891.

JOSEPH F. REZNICEK, *Supreme President*, Dodge, Neb.

THOS. G. HOVORKA, *Supreme Secretary*, New Prague, Minn.

JOSEPH W. FICENEC, *Supreme Treasurer*, Omaha, Neb.

M. E. LORENZ, M. D., *Supreme Medical Examiner*, Chicago, Ill.

JOSEPH T. VOTAVA, *Supreme Counselor*, Omaha, Nebr.

Commenced business as an order, December 22, 1891.

Issues certificates for $500 to $2,000 at the following table of participating level monthly rates on $1,000:

Age	Ordinary Life	20 Pay Life	Age	Ordinary Life	20 Pay Life	Age	Ordinary Life	20 Pay Life
16	$1.04	$1.60	28	$1.38	$1.99	40	$2.03	$2.64
17	1.06	1.63	29	1.42	2.03	41	2.11	2.71
18	1.08	1.65	30	1.46	2.07	42	2.20	2.79
19	1.11	1.68	31	1.50	2.12	43	2.29	2.87
20	1.13	1.71	32	1.55	2.17	44	2.38	2.96
21	1.16	1.74	33	1.60	2.22	45	2.49	3.06
22	1.18	1.77	34	1.65	2.27	46	2.60	3.15
23	1.21	1.80	35	1.70	2.32	47	2.71	3.26
24	1.24	1.84	36	1.76	2.38	48	2.84	3.37
25	1.27	1.87	37	1.82	2.44	49	2.97	3.49
26	1.31	1.91	38	1.89	2.50	50	3.11	3.62
27	1.34	1.95	39	1.96	2.57			

The above rates (American Experience Table) were adopted in 1923 and applied to members at attained ages. Also issues paid-up and juvenile certificates. Expense of management provided by per capita tax.

Cost of management, 1919, $5,188.34; 1920, $4,928.24; 1921, $6,-416.51; 1922, $4,979.35; 1923, *$15,183.82; 1924, $6,581.93; 1925, $7,398.06; 1926, *$13,243.14.

Cost of management per member, 1919, $1.27; 1920, $1.15; 1921, $1.40; 1922, $1.08; 1923, *$3.31; 1924, $1.50; 1925, $1.65; 1926, *$2.91.

Deaths per 1,000 benefit members in 1919, 7.58; 1920, 8.04; 1921, 6.4; 1922, 9.5; 1923, 10; 1924, 11.1; 1925, 9.7; 1926, 7.6.

Average age Jan. 1, 1920, 40 years; 1921, 42 years; 1922, 41 years; 1923, 41.05 years; 1924, 43.5 years; 1925, 43 years; 1926, 43.5 years; 1927, 43 years.

Number of payments: 1919 to 1924, 12 each year; 1924, 11; 1925, 11; 1926, 10.

Death benefits paid in 1919, $45,530.08; 1920, $42,996.65; 1921, $35,890.67; 1922, $44,086.19; 1923, $56,108.18; 1924, $51,964.04; 1925, $42,737.09; 1926, $32,370.59.

Insurance in force, Jan. 1, 1920, $4,530,500; 1921, $4,808,500; 1922, $4,958,500; 1923, $5,045,000; 1924, $4,712,090; 1925, $4,614,060; 1926, $4,600,330; 1927, $4,649,270.

Benefit membership, Jan. 1, 1920, 4,089; 1921, 4,273; 1922, 4,545; 1923, 4,646; 1924, 4,486; 1925, 4,429; 1926, 4,449; 1927, 4,536.

Subordinate lodges, Jan. 1, 1920, 128; 1921, 128; 1922, 129; 1923, 129; 1924, 130; 1925, 131; 1926, 132; 1927, 130.

Total assets, Jan. 1, 1927, $921,393.43.

Total liabilities, Jan. 1, 1927, $7,074.70.

JURISDICTION: Ill. La., Kas., Md., Minn., Neb., N. D., O., Pa., Tex.

SPECIAL FEATURES: Valuation report of Dec. 31, 1926, shows percentage of solvency of 109.6%, with margin of $189,755 over statutory requirements. Men only admitted. Juvenile department, 834 members. Net interest rate realized, 4.2%.

* Including Supreme Council meeting.

Chicago Fraternal Life Association

Home Office, 333 W. North Ave., Chicago, Ill. Organized 1895.

J. A. KAPPS, *Supreme President*, Chicago, Ill.
N. J. HEIN, *Supreme Secretary*, Chicago, Ill.
C. O. KUEHNE, *Supreme Treasurer*, Chicago, Ill.
W. M. HARSHA, M. D., *Medical Director*, Chicago, Ill.
GEO. C. GEIER, *General Counsel*, Chicago, Ill.

Commenced business as an order August 14, 1895.

Issues certificates for $500 to $10,000 at the following level participating monthly (American Experience table) rates on $1,000:

Age	A	B	D	E	F	H	J	K
16	$1.26	$1.36	$1.49	$1.60	$1.94	$4.12	$1.54	$1.57
17	1.29	1.39	1.52	1.64	1.97	4.12	1.56	1.61
18	1.31	1.43	1.54	1.68	2.00	4.13	1.59	1.64
19	1.34	1.46	1.58	1.72	2.03	4.13	1.62	1.68
20	1.37	1.50	1.61	1.76	2.07	4.13	1.66	1.72
21	1.40	1.54	1.64	1.81	2.10	4.14	1.69	1.77
22	1.43	1.58	1.68	1.86	2.14	4.14	1.73	1.81
23	1.47	1.62	1.71	1.91	2.18	4.15	1.76	1.86
24	1.50	1.66	1.75	1.97	2.22	4.16	1.80	1.91
25	1.54	1.71	1.79	2.02	2.26	4.16	1.84	1.96
26	1.58	1.76	1.84	2.09	2.30	4.17	1.89	2.02
27	1.62	1.81	1.88	2.15	2.35	4.17	1.93	2.08
28	1.66	1.87	1.93	2.22	2.40	4.18	1.98	2.14
29	1.71	1.93	1.98	2.29	2.45	4.19	2.03	2.21
30	1.76	2.00	2.04	2.37	2.50	4.20	2.08	2.28
31	1.81	2.06	2.09	2.46	2.55	4.21	2.14	2.36
32	1.86	2.14	2.16	2.55	2.61	4.22	2.20	2.44
33	1.92	2.21	2.22	2.64	2.67	4.24	2.26	2.52
34	1.98	2.30	2.29	2.75	2.73	4.25	2.33	2.61
35	2.05	2.39	2.36	2.86	2.79	4.27	2.40	2.71
36	2.12	2.48	2.44	2.98	2.86	4.29	2.48	2.81
37	2.19	2.58	2.52	3.10	2.93	4.31	2.56	2.92
38	2.27	2.69	2.61	3.24	3.01	4.33	2.64	3.03
39	2.35	2.81	2.70	3.38	3.09	4.36	2.73	3.16
40	2.43	2.93	2.80	3.54	3.17	4.39	2.83	3.29
41	2.53	3.07	2.90	3.71	3.26	4.42	2.93	3.43
42	2.63	3.22	3.02	3.89	3.35	4.46	3.04	3.58
43	2.73	3.37	3.14	4.09	3.45	4.50	3.14	3.73
44	2.84	3.55	3.27	4.30	3.55	4.54	3.28	3.90
45	2.96	3.73	3.41	4.54	3.66	4.60	3.41	4.08
46	3.09	3.94	3.56	4.79	3.77	4.66	3.55	4.28
47	3.23	4.16	3.72	5.06	3.89	4.72	3.70	4.48
48	3.37	4.41	3.89	5.36	4.02	4.80	3.87	4.70
49	3.53	4.67	4.07	5.68	4.16	4.88	4.04	4.93
50	3.69	4.97	4.27	6.03	4.31	4.97	4.22	5.17
51	3.87	5.30	4.48	6.41	4.46	5.08	4.42	5.43
52	4.06	5.67	4.71	6.84	4.63	5.19	4.64	5.70
53	4.26	6.08	4.96	7.30	4.80	5.32	4.86	5.98
54	4.47	6.54	5.22	7.80	4.99	5.46	5.11	6.27
55	4.70	7.07	5.51	8.37	5.19	5.61	5.38	6.58
56	4.95	7.67	5.82	8.99	5.41	5.78	5.13	6.89
57	5.21	8.36	6.17	9.69	5.64	5.97	5.39	7.22
58	5.49	9.18	6.54	10.49	5.89	6.18	5.67	7.55
59	5.79	10.15	6.94	11.40	6.15	6.41	5.97	7.89
60	6.11	11.32	7.40	12.46	6.44	6.66	6.29	8.22

The above rates are based on the American Experience Table of Mortality. Table A, ordinary life; Table B, endowment at age 70; Table D, old age endowment and accident; Table E, accumulative to age 70 with special surrender option at age 70; Table F, 20 pay life; Table H, 20-year accumulative with special options at end of 20 years; Table J, ordinary life, disability income with premium waiver, double indemnity in case of accident and other accident benefits; Table K,

pays face value of certificate plus surrender values accumulating to age 70. All certificates provide for total disability benefits, surrender values, paid-up and extended insurance features after three years, double indemnity for death caused by travel accident and all are participating. Juvenile insurance also issued. Annual, semi-annual and quarterly rates in proportion to above with interest allowed. Expense of management provided by per capita and per cent of payments.

Cost of management, 1917, $65,851.03; 1918, $60,060.47; 1919, $59,850; 1920, $82,965; 1921, $88,813.49; 1922, $56,287.46; 1923, $60,562.98; 1924, $93,917.01; 1925, $135,203.59; 1926, $116,932.35.

Cost of management per member, 1917, $2.70; 1918, $2.96; 1919, $2.85; 1920, $3.00; 1921, $3.63; 1922, $2.26; 1923, $3.45; 1924, $3.53; 1925, $4.97; 1926, $4.57.

Deaths per 1,000 benefit members in 1917, 13.76; 1918, 18; 1919, 16; 1920, 17; 1921, 17.64; 1922, 17.58; 1923, 21.19; 1924, 20.26; 1925, 20.10; 1926, 20.69.

Average age, Jan. 1, 1918, 41.97 years; 1919, 42.74 years; 1920, 44 years; 1921, 44.98 years; 1922, 44.7 years; 1923, 45.29 years; 1924, 45.69 years; 1925, 43.36 years; 1926, 46.23 years; 1927, 46.88 years.

Number of payments for 1917 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1917 to 1927, age 30, $19.91; age 35, $23.18; age 40, $27.56.

Death benefits paid in 1917, $403,809.18; other benefits, $55,817.05; 1918, $343,435.11; other benefits, $35,218.78; 1919, $409,429.57; other benefits, $19,750; 1920, $554,664.32; other benefits, $33,441.19; 1921, $550,483.25; other benefits, $52,951.38; 1922, $441,594.08; other benefits, $66,123.37; 1923, $418,899.81; other benefits, $87,108.68; 1924, $412,622.29; other benefits, $16,926.12; 1925, $581,651.33; other benefits, $162,400.59; 1926, $526,914.76; other benefits, $119,369.16.

Insurance in force, Jan. 1, 1918, $23,818,250; 1919, $22,101,000; 1920, $24,557,000; 1921, $29,738,250; 1922, $25,930,112; 1923, $21,189,732; 1924, $16,580,146; 1925, $25,532,706; 1926, $25,216,255; 1927, $23,582,504.

Benefit membership, Jan. 1, 1918, 21,848; 1919, 20,271; 1920, 22,755; social, 643; 1921, 27,600; social, 520; 1922, 24,430; social, 670; 1923, 30,494; 1924, 16,900; 1925, 26,603; 1926, 27,002; 1927, 25,584.

Subordinate lodges, Jan. 1, 1918, 325; 1919, 291; 1920, 352; 1921, 513; 1922, 408; 1923, 364; 1924, 308; 1925, 631; 1926, 584; 1927, 545.

Assets, Jan. 1, 1927, $1,477,490.09.

Liabilities, Jan. 1, 1927, $100,284.14.

JURISDICTION: Ark., Col., Del., D. of C., Fla., Ga., Ill., Ind., Kas., Ky., La., Md., Mich., Minn., Mo., N. J., N. Y., Ohio, Okla., Pa., R. I., Tex., W. Va., Wis., Wyo.

SPECIAL FEATURES: Men and women admitted. Death, accident, partial, total disability benefits, disability income, double indemnity, maternity benefit. Juvenile department, 1,345 members. Cost of joining: $2.00.

Christian Burden Bearers' Association

Home Office, 886 Elm St., Manchester, N. H. Organized 1885.

GEO F. HAINES, *President*, Everett, Mass.
CARL S. MAGOON, *Secretary-Treasurer*, Manchester, N. H.
W. B. RUSSELL, M. D., *Medical Director*, Springfield, Mass.

Commenced business as an order, June, 1885.

Issues certificates for $500 to $5,000 on American Experience rates for whole life, twenty-year payment, endowment at age 70 and twenty-year endowment. These net rates were adopted in 1921.

Deaths per 1,000 benefit members in 1921, 16; 1922, 20; 1923, 18.3; 1924, 19.5; 1925, 30.8; 1926, 16.

Number of payments, 1921 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1921 to 1927, age 30, $16.76; age 35, $19.67; age 40, $23.56.

Death benefits paid in 1921, $10,000; 1922, $15,300; 1923, $7,100; 1924, $12,800; 1925, $19,235; 1926, $10,519.50.

Insurance in force, Jan. 1, 1922, $603,400; 1923, $623,000; 1924, $640,000; 1925, $644,900; 1926, $654,450; 1927, $708,350.

Benefit membership, Jan. 1, 1922, 819; 1923, 819; 1924, 820; 1925, 817; 1926, 812; 1927, 833.

Subordinate lodges, Jan. 1, 1927, 61; 1927, 62.

Total assets, Jan. 1, 1927, $128,757.97.

Total liabilities, Jan. 1, 1927, $2,065.93.

SPECIAL FEATURES: Valuation, 101.74 per cent. Extended insurance and cash values after membership of three years.

Columbian Fraternal Association

Home Office, 509 7th Street N. W., Washington, D. C. Organized 1910.

E. J. CLARKSON, *National President*, Washington, D. C.
D. H. STEVENS, *National Secretary*, Washington, D. C.
O. F. SYKES, *National Assistant Secretary*, Washington, D. C.
JOS. MEITUS, M. D., *Medical Director*, Washington, D. C.
S. V. HAYDEN, *General Counsel*, Washington, D. C.

Commenced business as an order, 1910.

Issues cumulative certificates for $100 to $1,000 at the following monthly rates in Class A; one-tenth payable for each year of membership until maximum amount is payable.

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–21	$1.30	29	$1.65	37	$2.19	45	$3.02
22	1.34	30	1.71	38	2.28	46	3.15
23	1.38	31	1.76	39	2.36	47	3.29
24	1.42	32	1.83	40	2.47	48	3.43
25	1.46	33	1.89	41	2.56	49	3.61
26	1.50	34	1.96	42	2.68	50	3.79
27	1.55	35	2.03	43	2.78		
28	1.60	36	2.11	44	2.90		

Expense of management provided by per cent of payments.

Deaths per 1,000 benefit members in 1920, 10.9; 1921, 10.8; 1922, 15.9; 1923, 17.7; 1924, 22; 1925, 11.4; 1926, 26.

Benefits paid in 1920, $29,184.69; 1921, $43,860.17; 1922, $43,289.12; 1923, $43,172.46; 1924, $49,452.53; 1925, $44,121.50; 1926, $44,371.54.

Insurance in force, Jan. 1, 1921, $1,061,530; 1922, $1,574,160; 1923, $779,772; 1924, $851,865; 1925, $717,015; 1926, $700,140; 1927, $732,-160.

Benefit membership, Jan. 1, 1921, 8,373; 1922, 7,676; 1923, 6,790; 1924, 6,922; 1925, 5,563; 1926, 5,669; 1927, 5,815.

Subordinate lodges, Jan. 1, 1922, 114; 1923, 102; 1924, 141; 1925, 143; 1926, 140; 1927, 135.

Cost of joining: $1.50 to $5.00.

Total assets, Jan. 1, 1927, $25,508.14.

Total liabilities, Jan. 1, 1927, $1,507.50.

SPECIAL FEATURES: Also issues special disability certificate to Class A members for an additional amount and funeral benefit certificates for $100 and $200 (Class B).

Croatian Fraternal Union of America

Home Office, 1012 Peralta St., N. S., Pittsburgh, Pa. Organized 1894.

Anton Gazdic, *Supreme President*, Pittsburgh, Pa.
Vincent Solich, *Secretary*, Pittsburgh, Pa.
Bozo Jonic, *Treasurer*, Pittsburgh, Pa.
J. V. Grahek, M. D., *Medical Examiner*, Pittsburgh, Pa.
Anthony L. Lucas, *Counsel*, Pittsburgh, Pa.

Commenced business as an order, September 4, 1894.

Issues certificates for $500 to $3,000 at the following level net monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.04	25	$1.27	34	$1.65	43	$2.29
17	1.06	26	1.31	35	1.70	44	2.38
18	1.08	27	1.34	36	1.76	45	2.49
19	1.11	28	1.38	37	1.82	46	2.60
20	1.13	29	1.42	38	1.89	47	2.71
21	1.16	30	1.46	39	1.96	48	2.84
22	1.18	31	1.50	40	2.03	49	2.97
23	1.21	32	1.55	41	2.11	50	3.11
24	1.24	33	1.60	42	2.20		

The above rates effective Jan. 1, 1925, and applied to members at attained ages. Issues twenty-payment life and endowment at age 70.

Expense of management provided by annual per capita tax.

Deaths per 1,000 benefit members in 1917, 9; 1918, 13; 1919, 23; 1920, 12.4; 1921, 14.12; 1922, 8.50; 1923, 10.7; 1924, 9.5; 1925, 9.10; 1926, 10.10.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1921, age 30; $14.64; age 35, $17.40; age 40, $21.12. 1922 to 1927, age 30, $17.52; age 35, $20.40; age 40, $24.36.

Total benefits paid in 1917, $451,409.91; 1918, $509,600.84; 1919, $879,506.49; 1920, $553,722.97; 1921, $507,829.87; 1922, $547,773.95; 1923, $573,773.17; 1924, $597,030.50; 1925, $1,152,458.63; 1926, $1,313,705.22.

Insurance in force, Jan. 1, 1918, $30,638,600; 1919, $31,713,400; 1920, $30,393,000; 1921, $29,373,400; 1922, $29,490,800; 1923, $31,275,500; 1924, $34,490,200; 1925, $47,679,950; 1926, $46,311,750; 1927, $48,149,300.

Benefit membership, Jan. 1, 1918, 40,690; 1919, 41,727; 1920, 39,701; 1921, 38,034; 1922, 37,818; 1923, 39,589; 1924, 42,962; 1925, 57,548; 1926, 55,646; 1927, 53,945; juvenile, 23,004.

Subordinate lodges, Jan. 1, 1918, 412; 1919, 416; 1920, 414; 1921, 408; 1922, 403; 1923, 393; 1924, 389; 1925, 389; 1926, 351; 1927, 542.

Total assets, Jan. 1, 1927, $3,428,766.48.

Total liabilities, Jan. 1, 1927, $173, 164.91.

Actual to expected mortality, 98.27%. Valuation, 110.96%. Valuation surplus, $288,419.51. Interest rate realized, 4.80%.

Men and women admitted. Maintains children's home. Renders assistance to distressed members.

Czecho-Slovak Protective Society of the U. S.

Home Office, 1126 West 18th St., Chicago, Ill. Organized 1854.

Jerry Bartos, *President*, Chicago, Ill.
A. J. Jambor, *Secretary*, Chicago, Ill.
A. E. Yukel, *Treasurer*, Chicago, Ill.

Commenced business as an order, March 4, 1854.

Date of first payment levied, 1856.

Issues whole life certificates for $250 to $1,000 at the following net level monthly rates on $1,000 (Rate at age 16, $1.12):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
17	$1.16	24	$1.46	31	$1.92	38	$2.42
18	1.18	25	1.50	32	1.98	39	2.48
19	1.20	26	1.56	33	2.06	40	2.56
20	1.24	27	1.64	34	2.14	41	2.64
21	1.30	28	1.70	35	2.20	42	2.70
22	1.34	29	1.78	36	2.26	43	2.76
23	1.40	30	1.86	37	2.34	44	2.80

The above rates were adopted in 1922 and applied to existing members at age of entry.

Expense of management provided by per capita tax of $0.25 per member each quarter.

Cost of management, 1923, $28,999.40; 1924, $22,852.84; 1925, $20,326.16; 1926, $25,580.17.

Cost of management per member, 1923, $1.20; 1924, $1.00; 1925, $0.96; 1926, $1.20.

Average age, Jan. 1, 1924, 46.04 years; 1925, 46.08 years; 1926, 41.08 years; 1927, 42.74 years.

Number of payments: 1923 to 1927, 12 each year.

Amount collected per $1,000, 1923 to 1927, age 30, $22.32; age 35, $26.40; age 40, $30.72.

Benefits paid in 1923, $341,060; 1924, $299,287.05; 1925, $306,416.01; 1926, $346,927.61.

Insurance in force, Jan. 1, 1924, $15,192,000; 1925, $15,094,250; 1926, $14,822,250; 1927, $14,486,500.

Benefit membership, Jan. 1, 1924, 22,779; 1925, 22,585; 1926, 22,212; 1927, 21,774.

Subordinate lodges, Jan. 1, 1924, 225; 1925, 226; 1926, 227; 1927, 226.

Total assets, Jan. 1, 1927, $1,086,864.15.

Total liabilities, Jan. 1, 1927, $34,371.09.

JURISDICTION: Ill., Ia., Mo., Tex. Men and women admitted. Juvenile department, 1,377 members.

Danish Brotherhood in America

Home Office, 927 Omaha Nat. Bank Bldg., Omaha, Neb. Organized 1881.

S. IVERSEN, *President*, New Haven, Conn.

FRANK V. LAWSON, *Secretary*, Omaha, Neb.

ROLF RASMUSSEN, *Treasurer*, Kenosha, Wis.

WM. GILLER, *Counsel*, Omaha, Neb.

Commenced business as an order, August 1, 1881.

Date of first payment levied, 1882.

Expense of management provided by annual per capita.

Deaths per 1,000 benefit members, 1920, 9; 1921, 9; 1922, 10; 1923, 10.1; 1924, 10.4; 1925, 11.2; 1926, 10.8.

Number of payments: 1920 to 1927, 12 each year.

Amount collected per $1,000 each year: 1920 to 1927, age 30, $14.76; age 35, $17.52; age 40, $21.24.

Benefits paid in 1920, $123,783.86; 1921, $95,836.64; 1922, $106,-715.81; 1923, $114,336.01; 1924, $143,922.89; 1925, $139,493.34; 1926, $128,255.71.

Issues certificates for $250 to $1,000 as per the following level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18–20	$ .94	27	$1.12	34	$1.41	40	$1.77
21	.95	28	1.15	35	1.46	41	1.84
22	.97	29	1.19	36	1.52	42	1.92
23	.99	30	1.23	37	1.58	43	2.00
24	1.02	31	1.27	38	1.64	44	2.08
25	1.05	32	1.32	39	1.70	45	2.17
26	1.08	33	1.36				

The above rates were adopted in Sept., 1919, applying to existing members at attained ages.

Insurance in force, Jan. 1, 1921, $13,606,500; 1922, $13,317,000; 1923, $13,103,500; 1924, $13,300,700; 1925, $13,445,750; 1926, $13,380,000; 1927, $13,475,750.

Benefit membership, Jan. 1, 1921, 19,889; social, 864; 1922, 19,442; social, 894; 1923, 19,176; social, 932; 1924, 19,639; social, 930; 1925, 19,692; social, 957; 1926, 19,318; social, 1,082; 1927, 19,414; social, 1,151.

Subordinate lodges, Jan. 1, 1921, 290; 1922, 284; 1923, 283; 1924, 282; 1925, 281; 1926, 279; 1927, 281.

Total assets, Jan. 1, 1927, $2,090,311.48.

Total liabilities, Jan. 1, 1927, $9,552.65.

Men only admitted. Funeral benefit of $50 provided at death of member's wife. Cost of joining: $4.00 to $10.00.

Daughters of America, National Council (Benefit Dept.)

National Council, 708 State Ave., Cincinnati, O. Organized 1907.

Mrs. Elizabeth Sewell, *President*, Washington, D. C.
Albert S. Bossong, *Secretary*, Cincinnati, O.
A. M. Vaux, *Treasurer*, Queens Village, L. I., N. Y.
John J. Weizel, *Attorney*, Cincinnati, O.

Commenced business as an order, March 29, 1907.

Date of first payment levied, May 1, 1907.

Issues certificates for $250 at the flat net rate of $2.40 per year.

Expense of management provided by 10 per cent of payments.

Cost of management, 1917, $6,579.78; 1918, $8,131.31; 1919, $11,-365,85; 1920, $10,462.41; 1921, $14,303.07; 1922, $12,539.01; 1923, $13,084.62; 1924, $14,543.19; 1925, $16,291.06; 1926, $17,805.08.

Cost of management per member, 1917, $0.10; 1918, $0.12; 1919, $0.14; 1920, $0.12; 1921, $0.15; 1922, $0.13; 1923, $0.13; 1924, $0.12; 1925, $0.13; 1926, $0.13.

Deaths per 1,000 benefit members, 1917, 7.1; 1918, 9.9; 1919, 7.6; 1920, 7.4; 1921, 6.5; 1922, 7; 1923, 6.2; 1924, 7.6; 1925, 6.8; 1926, 7.8.

Average age, Jan. 1, 1918, 37.7 years; 1919, 38.4 years; 1920, 38 years; 1921, 37.8 years; 1922, 37.9 years; 1923, 38 years; 1924, 38.2 years; 1925, 38 years; 1926, 38.5 years; 1927, 39.4 years.

Number of payments: 1917 to 1927, 12 each year.

Death benefits paid in 1917, $107,071.50; 1918, $166,125; 1919, $158,175; 1920, $156,900; 1921, $145,275; 1922, $168,200.62; 1923, $179,300; 1924, $186,750; 1925, $219,027; 1926, $227,695.20.

Insurance in force, Jan. 1, 1918, $15,704,500; 1919, $17,330,250; 1920, $19,828,500; 1921, $22,455,250; 1922, $23,947,750; 1923, $24,335,000; 1924, $25,660,000; 1925, $28,325,750; 1926, $29,703,000; 1927, $30,-881,250.

Benefit membership, Jan. 1, 1918, 62,818; 1919, 69,321; 1920, 79,314;

1921, 89,821; 1922, 95,391; 1923, 97,340; 1924, 102,640; 1925, 112,903; 1926, 118,812; 1927, 123,525.

Subordinate lodges, Jan. 1, 1918, 721; 1919, 763; 1920, 809; 1921, 861; 1922, 917; 1923, 973; 1924, 992; 1925, 1,075; 1926, 1,160; 1927, 1,211.

Total assets, Jan. 1, 1927, $710,208.10.

Total liabilities, Jan. 1, 1927, $26,555.49.

Men and women admitted.

Degree of Honor Protective Association

General Offices, Degree of Honor Bldg., St. Paul, Minn. Organized 1896.

Mrs. Francis Buell Olson, *National President*, St. Paul, Minn.
Mrs. Kate S. Holmes, *National Secretary*, St. Paul, Minn.
Mrs. Jennie I. Henry, *National Treasurer*, Detroit, Mich.
Dr. Jennie Murphy, *National Medical Examiner*, Yankton, S. D.
Arthur E. Nelson, *National Legal Adviser*, St. Paul, Minn.

Issues certificates for $250 to $3,000 as per the following net level whole life monthly rates per $1,000 (Whole Life and Disability Plan):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16 to 18	$1.05	28	$1.35	38	$1.91	47	$2.79
19	1.07	29	1.39	39	1.98	48	2.93
20	1.09	30	1.45	40	2.06	49	3.06
21	1.11	31	1.50	41	2.15	50	3.22
22	1.14	32	1.54	42	2.25	51	3.41
23	1.17	33	1.59	43	2.34	52	3.60
24	1.21	34	1.65	44	2.44	53	3.83
25	1.24	35	1.71	45	2.55	54	4.04
26	1.28	36	1.77	46	2.67	55	4.39
27	1.31	37	1.85				

These rates became effective January 1, 1911, and applied to new members and those transferring at attained ages.

Also issues whole life and life income certificates. Certificates provide for loans, paid-up and extended insurance features after three years membership.

Expense of management provided by per cent of payments.

Cost of management, 1917, $84,634.40; 1918, $83,779.58; 1919, $84,647.19; 1920, $113,762.77; 1921, $118,601.09; 1922, $156,332.88; 1923, $125,053.57; 1924, $249,991; 1925, $244,173.38; 1926, $285,081.43.

Cost of management per member, 1917, $1.28; 1918, $1.75; 1919, $1.72; 1920, $2.17; 1921, $2.33; 1922, $2.99; 1923, $2.13; 1924, $3.45; 1925, $3.31; 1926, $3.55.

Deaths per 1,000 benefit members, 1917, 9.07; 1918, 10.9; 1919, 9.8; 1920, 9.1; 1921, 9.6; 1922, 9.6; 1923, 9.2; 1924, 9; 1925, 9; 1926, 8.

Average age, Jan. 1, 1918, 43 years; 1919, 40.5 years; 1920, 42.5 years; 1921, 41.8 years; 1922, 42.2 years; 1923, 43 years; 1924, 39.5 years; 1925, 37.2 years; 1926, 36.8 years; 1927, 42.5 years.

Number of payments: 1919 to 1927, 12 each year.

Benefits paid in 1917, $485,660.91; 1918, $495,536.34; 1919, $557,150.30; 1920, $556,274.20; 1921, $507,360; 1922, $586,938.10; 1923, $699,744.73; 1924, $731,970.88; 1925, $666,529.52.

Insurance in force, Jan. 1, 1918, $46,970,840; 1919, $46,945,182; 1920, $48,984,083; 1921, $49,495,135; 1922, $52,953,306; 1923, $55,954,124; 1924, $58,405,855; 1925, $59,770,063; 1926, $60,348,850; 1927, $61,866,748.

Benefit membership (including juveniles) Jan. 1, 1918, 46,729; social, 19,850; 1919, 47,153; social, 19,540; 1920, 49,224; social, 15,398; 1921,

49,963; social, 9,927; 1922, 54,272; social, 10,427; 1923, 57,015; social, 20,612; 1924, 60,337; social, 18,163; 1925, 61,215; social, 17,974; 1926, 61,861; social, 18,430; 1927, 62,971; social, 17,711.

Subordinate lodges, Jan. 1, 1918, 1,239; 1919, 1,137; 1920, 1,131; 1921, 1,133; 1922, 1,133; 1923, 781; 1924, 807; 1925, 861; 1926, 1,060; 1927, 931.

Cost of joining varies in different States.

Total assets, Jan. 1, 1927, $6,434,179.62.

Total liabilities, Jan. 1, 1927, $26,965.06.

SPECIAL FEATURES: Cash, old-age and disability benefits. Several options offered with paid-up monthly loan or extended insurance values. Home and Relief Fund for aged and indigent members. Juvenile department, 3,172 members. Summer camp. Educational loans.

Degree of Honor (Grand Lodge of Kansas)

Home Office, 301-305 State Bank Bldg., Winfield, Kansas. Organized, 1887.

MRS. MATTIE M. LUDEMANN, *Grand Chief of Honor*, Kansas City, Kas.
MRS. GEORGIA NOTESTINE, *Grand Recorder*, Winfield, Kas.
MRS. R. E. HOLLINGER, *Grand Treasurer*, Newton, Kas.
GEO. H. SMITH, M. D., *Grand Medical Examiner*, Kansas City, Kas.
G. H. LAMB, *Attorney*, Yates Center, Kas.

Commenced business as an order, January, 1887.

Issues certificates for $500, $1,000, $1,500 and $2,000 at the following step rates on $1,000:

Class	Age	Rate	Class	Age	Rate
1	16 to 24	$ .60	5	40 to 44	$1.00
2	25 to 29	.70	6	45 to 49	1.30
3	30 to 34	.80	7	50 and over	1.80
4	35 to 39	.90			

The above rates took effect in 1903 and were applied to existing members at attained ages.

Expense of management provided by monthly per capita of twenty cents, certificate fees and sale of lodge supplies.

Cost of management, 1918, $8,265.47; 1919, $13,870.41; 1920, $13,665.85; 1921, $16,989.40; 1922, $20,769.96; 1923, $19,838.11; 1924, $18,138.58; 1925, $20,774.87; 1926, $20,246.62.

Cost of management per member, 1918, $1.14; 1919, $1.85; 1920, $1.80; 1921, $2.23; 1922, $2.72; 1923, $2.64; 1924, $2.47; 1925, $2.86; 1926, $2.96.

Deaths per 1,000 benefit members, 1918, 13.3; 1919, 11.8; 1920, 12.38; 1921, 9.12; 1922, 13.79; 1923, 13.22; 1924, 12.54; 1925, 12.52; 1926, 17.59.

Average age, Jan. 1, 1919, 43 years; 1920, 44 years; 1921, 44 years; 1922, 45.7; 1923, 45.2 years; 1924, 46.4 years; 1925, 46.6 years; 1926, 48.2 years; 1927, 48.2 years.

Number of payments: 1919 to 1927, 12 each year.

Death benefits paid in 1918, $100,541.66; 1919, $102,141.34; 1920, $97,056; 1921, $91,050; 1922, $113,750; 1923, $115,916.66; 1924, $98,666.67; 1925, $101,166.67; 1926, $139,110.

Insurance in force, Jan. 1, 1919, $8,149,500; 1920, $8,477,500; 1921, $8,627,000; 1922, $8,712,500; 1923, $8,657,000; 1924, $8,534,500; 1925, $8,358,000; 1926, $8,273,000; 1927, $7,787,000.

Benefit membership, Jan. 1, 1919, 7,244; social, 468; 1920, 7,497; social, 452; 1921, 7,590; social, 447; 1922, 7,673; social, 378; 1923, 7,614; social, 346; 1924, 7,487; social, 369; 1925, 7,335; social, 335; 1926, 7,267; social, 358; 1927, 6,819; social, 275.

Subordinate lodges, Jan. 1, 1919, 181; 1920, 179; 1921, 178; 1922, 174;

1923, 168; 1924, 165; 1925, 162; 1926, 162; 1927, 156.
Cost of joining: $3.50 and one monthly payment.
Total assets, Jan. 1, 1927, $666,311.75.
Total liabilities, Jan. 1, 1927, $10,470.37.
JURISDICTION: Kansas.
SPECIAL FEATURES: Juvenile beneficiary department, 296 members.

Degree of Honor of Nebraska

Headquarters, 1229 M St., Lincoln, Neb. Organized 1892.

FLORENCE D. OWEN, *Grand President*, Lincoln, Neb.
ROSE HERRICK, *Grand Secretary*, Lincoln, Neb.
EMMA THORPE, *Grand Treasurer*, Omaha, Neb.
W. W. JOHNSON, *Grand Medical Examiner*, Lincoln, Neb.

Commenced business as an order, August 23, 1892.

Issues certificates for $250 to $2,000 for whole life, twenty-year limited payment with total disability and whole life with permanent total disability on N. F. C. rates net basis. Two latter plans, after three years membership, provide for options for payment of rates. N. F. C. rates were adopted in 1923 and applied to attained ages to age 45 inclusive.

Expense of management provided by per capita and per cent of payments.

Deaths per 1,000 benefit members in 1926, 7.3.
Benefits paid in 1926, $215,034.19.
Insurance in force, Jan. 1, 1927, $11,580,000.
Benefit membership, Jan. 1, 1927, 8,690; social, 1,516.
Subordinate lodges, Jan. 1, 1927, 224.
Total assets, Jan. 1, 1927, $707,184.71.
Total liabilities, Jan. 1, 1927, $502.50.
JURISDICTION: Nebraska.

Electrical Workers Benefit Association

Home Office, Machinists Bldg., Washington, D. C. Organized 1922.

JAMES P. NOONAN, *President*, Washington, D. C.
G. M. BUGNIAZET, *Secretary*, Washington, D. C.
WM. A. HOGAN, *Treasurer*, New York, N. Y.
J. R. BIGGS, M. D., *Medical Examiner*, Washington, D. C.
COL. JAS. EASBY-SMITH, *Attorney*, Washington, D. C.

Commenced business as an order, Jan. 30, 1922.

Certificates issued to members of the International Brotherhood of Electrical Workers between the ages of 18 and 55 at a uniform monthly net rate of $0.90. Certificates are cumulative, increasing from $300 to $1,000. Expense of management provided by per capita of five cents per month included in above amount and entrance fees.

Cost of management, 1923, $41,536.25; 1924, $31,148.15; 1925, $46,990.74; 1926, $45,337.08.

Cost of management per member, 1923, $0.81; 1924, $0.61; 1925, $0.90; 1926, $0.76.

Deaths per 1,000: 1923, 6; 1924, 5.77; 1925, 5.27; 1926, 6.25.

Average age, Jan. 1, 1924, 32 years; 1925, 34 years; 1926, 33.2 years; 1927, 35 years.

Number of payments: 1923 to 1927, 12 each year.

Benefits paid in 1923, $211,150; 1924, $235,800; 1925, $235,275; 1926, $251,160.

Insurance in force, Jan. 1, 1924, $29,737,900; 1925, $30,687,250; 1926, $34,295,150; 1927, $38,055,700.

Benefit membership, Jan. 1, 1924, 52,035; 1925, 50,199; 1926, 54,238; 1927, 59,151.

Subordinate lodges, Jan. 1, 1924, 700; 1925, 720; 1926, 720; 1927, 721.

Cost of joining: $2.00. Actual to expected mortality, N. F. C. table, 93.90%. Interest rate realized, 5.7%.

Total assets, Jan. 1, 1927, $1,674,979.19.

Total liabilities, Jan. 1, 1927, $20,600.

Equitable Fraternal Union

Supreme Assembly, 116 S. Commercial St., Neenah, Wisconsin. Organized 1897.

J. C. KAREL, *Supreme President*, Milwaukee, Wis.
NORTON J. WILLIAMS, *Supreme Vice-President*, Neenah, Wis.
ORRIN THOMPSON, *Supreme Secretary-Treasurer*, Neenah, Wis.
G. H. WILLIAMSON, M. D., *Supreme Medical Examiner*, Neenah, Wis.
BENJ. POSS, *General Attorney*, Milwaukee, Wis.

Commenced business as an order, August, 1897.

Issues certificates for $500 to $10,000 at the following level monthly rates on $1,000 under its whole life and old age benefit plan:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$1.05	27	$1.38	36	$1.93	44	$2.80
19	1.08	28	1.43	37	2.02	45	2.94
20	1.11	29	1.48	38	2.11	46	3.11
21	1.15	30	1.53	39	2.20	47	3.28
22	1.18	31	1.59	40	2.30	48	3.47
23	1.22	32	1.65	41	2.41	49	3.68
24	1.25	33	1.71	42	2.53	50	3.91
25	1.29	34	1.78	43	2.66	51	4.17
26	1.34	35	1.86				

These rates were adopted October, 1912, applying to new members.

Expense of management provided by per capita tax and per cent of each assessment.

Deaths per 1,000 benefit members in 1917, 9; 1918, 11.24; 1919, 8.45; 1920, 8.7; 1921, 8.26; 1922, 8.63; 1923, 10.4; 1924, 10; 1925, 10.4; 1926, 10.

Average age, Jan. 1, 1918, 42.5 years; 1919, 43.2 years; 1920, 43.3 years; 1921, 43.38 years; 1922, 43.9 years; 1923, 44.8 years; 1924, 45 years; 1925, 46 years; 1926, 46.6 years; 1927, 47 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 each year: 1917 to 1927, Plan E, age 30, $18.36; age 35, $22.32; age 40, $27.60.

Death benefits paid in 1918, $319,568.85; other benefits, $42,579.26; 1919, $331,312.88; other benefits, $41,467.57; 1920, $308,402.21; other benefits, $35,291.38; 1921, $322,726.55; other benefits, $56,739.29; 1922, $328,944.77; other benefits, $101,784.19; 1923, $392,740.69; other benefits, $210,649.97; 1924, $401,015.17; other benefits, $419,050.12; 1925, $366,887.73; other benefits, $208,326.19; 1926, $370,094.01; other benefits, $62,363.39.

Insurance in force, Jan. 1, 1918, $36,439,522; 1919, $36,026,766; 1920, $36,970,372; 1921, $38,540,033; 1922, $38,300,950; 1923, $37,302,759; 1924, $37,408,919; 1925, $32,598,241; 1926, $29,597,711; 1927, $30,342,468.

Benefit membership, Jan. 1, 1918, 28,118; 1919, 27,768; 1920, 28,764; 1921, 30,143; 1922, 30,048; 1923, 29,310; 1924, 29,469; 1925, 27,307; 1926, 26,418; 1927, 27,097.

Subordinate lodges, Jan. 1, 1918, 522; 1919, 510; 1920, 509; 1921, 520; 1922, 520; 1923, 504; 1924, 494; 1925, 476; 1926, 445; 1927, 450.

Total assets, Jan. 1, 1927, $4,428,126.39.

Total liabilities, Jan. 1, 1927, $48,377.97.

SPECIAL FEATURES: Issues the following: Whole life and old age benefit; term to age seventy with cash settlement, rates based on N. F. C. four per cent table. Also issues twenty-payment life, endowment at 70 and whole life, on American Experience Table four per cent. Required reserves maintained. Men and women admitted. Interest rate realized on funds, 5.78%. Juvenile department, 748 members.
JURISDICTION: Cal., Col., Ill., Kas., Mich., Minn., Mo., S. D., Tex., Wis.

Farmers Life Insurance Association

Home Office, Humbird, Wis. Organized 1905.

B. J. STALLARD, *President*, Humbird, Wis.
W. E. WATERS, *Secretary*, Humbird, Wis.
C. B. FRISTAD, *Treasurer*, Humbird, Wis.
J. F. FARR, M. D., *Medical Director*, Eau Claire, Wis.
A. L. DEVOS, *General Counsel*, Neillsville, Wis.

Commenced business as an order, September 1, 1905.

Issues certificates for $1,000 to $5,000 at the following table of monthly participating rates on $1,000 for twenty-payment life protection:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–20	$1.85	31	$2.29	41	$2.91	51	$3.92
21	1.88	32	2.34	42	2.99	52	4.04
22	1.92	33	2.40	43	3.07	53	4.18
23	1.95	34	2.45	44	3.16	54	4.33
24	1.99	35	2.51	45	3.25	55	4.49
25	2.03	36	2.57	46	3.34	56	4.67
26	2.07	37	2.63	47	3.44	57	4.85
27	2.11	38	2.70	48	3.55	58	5.05
28	2.15	39	2.77	49	3.66	59	5.28
29	2.20	40	2.84	50	3.78	60	5.51
30	2.24						

The above rates were adopted in 1920, existing members not disturbed.

Monthly rates on certificates for $2,000 and $3,000 are lower proportionately than above. Also allowance is made on rates if paid annually in advance. As an example: Age 30, monthly rate on $1,000, $2.24; on $2,000, $4.13; on $3,000, $6.02. Advance yearly payment, age 30, on $1,000, $26.06; on 2,000, $47.92; on $3,000, $69.78.

Expense of management provided by a portion of first year's premiums and per capita of twenty-five cents each month.

Cost of management, 1917, $6,247.92; 1918, $6,205.23; 1919, $7,050.94; 1920, $8,830.60; 1921, $9,239.27; 1922, $8,647.88; 1923, $8,048.13; 1924, $8,366.22; 1925, $8,123.18; 1926, $7,367.11.

Cost of management per member, 1917, $2.26; 1918, $2.29; 1919, $2.42; 1920, $3.01; 1921, $3.09; 1922, $2.80; 1923, $2.53; 1924, $2.57; 1925, $2.49; 1926, $2.28.

Deaths per 1,000 benefit members, 1917, 7.3; 1918, 8.6; 1919, 4.4; 1920, 5.8; 1921, 6.68; 1922, 6.48; 1923, 4.08; 1924, 9.2; 1925, 6.1; 1926, 6.

Average age, Jan. 1, 1918, 36.61 years; 1919, 37.46 years; 1920, 38.27 years; 1921, 37.60 years; 1922, 39 years; 1923, 39.4 years; 1924, 38.9 years; 1925, 40.4 years; 1926, 41 years; 1927, 41 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 each year; 1917 to 1920, age 30, $11.76; age 35, $12.96; age 40, $13.65. 1920 to 1927 (twenty-year annual payment), age 30, $26.06; age 35, $29.11; age 40, $32.87.

Benefits paid in 1917, $20,121.96; 1918, $18,599.32; 1919, $16,683.64;

1920, $20,627.85; 1921, $17,140.13; 1922, $23,711.97; 1923, $13,981.08; 1924, $26,904.02; 1925, $21,434.50; 1926, $24,122.19.

Insurance in force, Jan. 1, 1918, $2,653,000; 1919, $2,589,500; 1920, $2,808,000; 1921, $2,861,000; 1922, $3,022,000; 1923, $3,123,500; 1924, $3,284,000; 1925, $3,293,000; 1926, $3,305,000; 1927, $3,250,800.

Benefit membership, Jan. 1, 1918, 2,767; 1919, 2,704; 1920, 2,919; 1921, 2,936; 1922, 3,048; 1923, 3,123; 1924, 3,255; 1925, 3,258; 1926, 3,259; 1927, 3,205.

Subordinate lodges, Jan. 1, 1918, 103; 1919, 102; 1920, 100; 1921, 100; 1922, 100; 1923, 98; 1924, 96; 1925, 97; 1926, 96; 1927, 97.

Total assets, Jan. 1, 1927, $288,280.08.

Total liabilities, Jan. 1, 1927, $900.

SPECIAL FEATURES: Men and women admitted. Issues five forms of certificates as follows: Twenty-year payment; ordinary whole life, paid up at age 70 or previous permanent and total disability, special $2,500 certificate; 10-year term. Rates for new members are based upon the N. F. C. table at 4 per cent.

Federal Reserve Association

Executive Office, 54 W. Market St., Wilkes-Barre, Pa. Organized 1915.

BARNET THOMAS, *President*, Nesquehoning, Pa.

H. B. WILSON, *Secretary*, Kingston, Pa.

Commenced business as an order, January 1, 1915.

Expense of management provided by percentage of payments.

Issues whole life certificates for $1,000 to $2,000 at the following level rates on $1,000 (Col. 1, annual rates; Col. 2, semi-annual; Col. 3, quarterly; Col. 4, monthly):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
17–20	$14.96	$7.78	$3.97	$1.35	39	$25.19	$13.10	$ 6.68	$2.27
21	15.29	7.96	4.06	1.38	40	26.09	13.57	6.92	2.34
22	15.63	8.13	4.15	1.42	41	27.04	14.06	7.17	2.44
23	15.99	8.32	4.24	1.44	42	28.04	14.59	7.43	2.53
24	16.37	8.53	4.34	1.48	43	29.11	15.14	7.71	2.63
25	16.77	8.72	4.45	1.51	44	30.25	15.73	8.02	2.73
26	17.18	8.94	4.55	1.55	45	31.47	16.37	8.34	2.84
27	17.62	9.17	4.67	1.59	46	32.76	17.08	8.69	2.95
28	18.08	9.41	4.77	1.63	47	34.13	17.74	9.05	3.08
29	18.57	9.66	4.92	1.67	48	35.60	18.52	9.44	3.20
30	19.08	9.92	5.05	1.72	49	37.17	19.33	9.85	3.34
31	19.62	10.21	5.20	1.78	50	38.83	20.18	10.29	3.46
32	20.19	10.50	5.35	1.84	51	40.61	21.12	10.76	3.66
33	20.79	10.81	5.51	1.88	52	42.31	22.11	11.25	3.83
34	21.43	11.15	5.68	1.93	53	44.53	23.16	11.81	4.01
35	22.10	11.50	5.85	1.99	54	46.68	24.28	12.38	4.21
36	22.81	11.87	6.05	2.06	55	48.98	25.43	12.98	4.41
37	23.56	12.26	6.25	2.12	56	51.44	26.75	13.64	4.63
38	24.35	12.67	6.45	2.20					

These rates were adopted in 1915.

Deaths per 1,000 benefit members in 1918, 12; 1919, 13; 1920, 11; 1921, 11.4; 1922, 11; 1923, 21; 1924, 19.4; 1925, 20.4; 1926, 31.1.

Number of payments: 1918 to 1926, 12 each year.

Benefits paid in 1919, $7,829; 1920, $5,701; 1921, $9,194; 1922, $10,584.64; 1923, $17,930.75; 1924, $13,153.50; 1925, $10,588.25; 1926, $7,346.

Insurance in force, Jan. 1, 1919, $751,100; 1920, $912,900; 1921,

$1,282,000; 1922, $1,486,650; 1923, $1,436,950; 1924, $1,331,050; 1925, $841,550; 1926, $854,950; 1927, $455,000.

Benefit membership, Jan. 1, 1919, 504; 1920, 741; 1921, 1,186; 1922, 1,439; 1923, 1,469; 1924, 1,411; 1925, 966; 1926, 844; 1927, 396.

Subordinate lodges, Jan. 1, 1919, 25; 1920, 30; 1921, 30; 1922, 30; 1923, 10; 1924, 10; 1925, 10; 1926, 10; 1927, 10.

Total assets, Jan. 1, 1927, $35,001.05.

Total liabilities, Jan. 1, 1927, $18,080.

JURISDICTION: Pennsylvania and Delaware.

SPECIAL FEATURES: Certificates provide for cash and loan values and extended protection.

First Catholic Slovak Ladies' Union

Home Office, 9619 Orleans Ave., Cleveland, Ohio. Organized 1892.

MRS. FRANCES C. JAKABCIN, *Supreme President*, Reading, Pa.
MARY E. GREGA, *Supreme Recording Secretary*, Cleveland, Ohio.
MRS. MARY KOLLAR, *Supreme Treasurer*, Olyphant, Pa.
JOHN ZEOK, M. D., *Supreme Medical Director*, Braddock, Pa.

Commenced business as an order, 1892.

Date of first payment levied, 1899.

Issues ordinary whole life, whole life paid up at age 70 and twenty-year payment life certificate for $250 to $3,000 on American Experience rates. These participating rates were adopted July 1, 1923, and applied to existing members at attained ages. 1926 participations, $54,100.

Expense of management provided by per cent of payments.

Deaths per 1,000 benefit members in 1923, 8.1; 1924, 8.9; 1925, 9; 1926, 8.9.

Number of payments: 1923 to 1925, 12 each year; 1925, 10; 1926, 11.

Benefits paid in 1923, $262,245; 1924, $257,843; 1925, $295,353.53; 1926, $302,234.34.

Insurance in force, Jan. 1, 1924, $30,242,600; 1925, $30,081,650; 1926, $30,821,000; 1927, $32,001,800.

Benefit membership, Jan. 1, 1924, 32,719; 1925, 32,536; 1926, 33,330; juvenile, 29,064; 1927, 34,421; juvenile, 28,546.

Subordinate lodges, Jan. 1, 1924, 421; 1925, 423; 1926, 429; 1927, 438.

Cost of joining: $0.50.

Total assets, Jan. 1, 1927, $3,420,969.54.

Total liabilities, Jan. 1, 1927, $228,317.95.

First Catholic Slovak Union

Home Office, 3289 East 55th St., Cleveland, O. Organized 1892.

G. A. HRICKO, *President*, Olyphant, Pa.
JOHN SABOL, *Secretary*, Cleveland, O.
ANDREW NOVAK, *Treasurer*, Pittsburgh, Pa.
M. GAYDOSH, M. D., *Medical Examiner*, Wheeling, W. Va.
M. J. MATTA, *General Counsel*, Philadelphia, Pa.

Commenced business as an order, January, 1892.

Cost of management provided by monthly per capita tax of $0.16 for men and $0.10 for women. The amount thus collected is divided as follows: 25 per cent into the Home Fund for the maintenance of an orphanage and the balance into the Administration Fund.

Deaths per 1,000 benefit members in 1918, 23; 1919, 9.3; 1920, 10; 1921, 9.4; 1922, 8.6; 1923, 9.6; 1924, 9.7; 1925, 9.8; 1926, 11.

Average age, Jan. 1, 1919, 34.5 years; 1920, 36 years; 1921, 35.3 years; 1922, 36 years; 1923, 37.2 years; 1924, 37.5 years; 1925, 37.6 years; 1926, 38.5 years; 1927, 39.1 years.

Number of payments: 1918 to 1927, 12 each year.

Issues certificates for $250 to $2,000 at the following net level monthly rates on $1,000 (Col. 1, whole life; Col. 2, twenty-year payment life; Col. 3, paid-up at age 65):

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
16	$1.02	$1.57	$1.06	31	$1.47	$2.07	$1.60
17	1.04	1.59	1.08	32	1.51	2.11	1.66
18	1.06	1.62	1.11	33	1.56	2.16	1.72
19	1.08	1.64	1.13	34	1.61	2.21	1.79
20	1.11	1.67	1.16	35	1.67	2.26	1.86
21	1.13	1.70	1.19	36	1.72	2.32	1.93
22	1.16	1.73	1.22	37	1.78	2.38	2.02
23	1.18	1.76	1.25	38	1.85	2.44	2.11
24	1.21	1.79	1.28	39	1.92	2.50	2.20
25	1.24	1.83	1.33	40	1.99	2.57	2.31
26	1.28	1.86	1.37	41	2.07	2.64	2.42
27	1.31	1.90	1.41	42	2.15	2.72	2.55
28	1.35	1.94	1.45	43	2.24	2.79	2.68
29	1.39	1.98	1.50	44	2.33	2.88	2.83
30	1.43	2.02	1.55	45	2.43	2.97	3.00

The above rates effective Oct. 1, 1923, and applied to existing members as of ages of Jan. 1, 1913. They are for death benefits only.

Total benefits paid in 1918, $592,573.96; 1919, $832,895.56; 1920, $427,601.05; 1921, $384,507.54; 1922, $378,234.26; 1923, $432,917.54; 1924, $479,371.55; 1925, $508,095.22; 1926, $515,387.22.

Insurance in force, Jan. 1, 1919, $41,273,250; 1920, $40,531,500; 1921, $41,219,500; 1922, $41,348,750; 1923, $42,423,500; 1924, $43,130,750; 1925, $44,941,250; 1926, $46,079,250; 1927, $46,752,500.

Benefit membership, Jan. 1, 1919, 51,189; 1920, 50,056; 1921, 50,567; 1922, 50,407; 1923, 51,399; 1924, 51,954; 1925, 53,687; 1926, 54,678; 1927, 55,191.

Subordinate lodges, Jan. 1, 1919, 612; 1920, 604; 1921, 604; 1922, 608; 1923, 611; 1924, 619; 1925, 625; 1926, 627; 1927, 629.

Total assets, Jan. 1, 1927, $5,368,392.80.

Total liabilities, Jan. 1, 1927, $356,020.64.

Men and women admitted. Maintains orphanage at Middletown, Pa. Juvenile department, 35,650 members.

Fraternal Aid Union, The

Office of Supreme Lodge, Eighth and Vermont Sts., Lawrence, Kas. Organized 1890.

J. N. Dolley, *National President*, Lawrence, Kas.
S. L. Kern, *National Vice-President*, Long Beach, Cal.
Samuel S. Baty, *National Secretary*, Lawrence, Kas.
T. J. Sweeney, *National Treasurer*, Lawrence, Kas.
G. D. Townsend, M. D., *Natl. Medical Director*, Kansas City, Mo.

Commenced business as an order, October, 1890.

Expense of management provided by per cent of payments.

Cost of management, 1917, $257,419; 1918, $272,488.41; 1919, $260,427.19; 1920, $261,360; 1921, $237,434.78; 1922, $268,135.07; 1923, $233,924; 1924, $259,431.31; 1925, $263,750; 1926, $275,478.75.

Cost of management per member, 1917, $2.21; 1918, $2,61; 1919, $2.63; 1920, $2.99; 1921, $2.99; 1922, $3.42; 1923, $2.89; 1924, $3.25; 1925, $3.39; 1926, $3.42.

Deaths per 1,000 benefit members in 1917, 13.66; 1918, 22.62; 1919, 20.04; 1920, 21.31; 1921, 19.94; 1922, 20.16; 1923, 21.86; 1924, 21.51; 1925, 21.62; 1926, 21.67.

Certificates issued for $250 to $10,000 (ages 16 to 50) and not to exceed $5,000 between the ages of 51 to 60, at the following net level rates for $1,000 (whole life).

Age	Monthly	Quarterly	Semi-Annual	Annual	Age	Monthly	Quarterly	Semi-Annual	Annual
16	$1.21	$3.52	$ 6.91	$13.30	38	$2.21	$ 6.43	$12.61	$24.25
17	1.24	3.60	7.06	13.58	39	2.29	6.66	13.07	25.14
18	1.26	3.68	7.21	13.87	40	2.37	6.92	13.57	26.10
19	1.29	3.76	7.37	14.17	41	2.47	7.18	14.10	27.11
20	1.32	3.84	7.53	14.49	42	2.57	7.47	14.66	28.19
21	1.35	3.92	7.70	14.81	43	2.67	7.78	15.25	29.34
22	1.38	4.02	7.89	15.17	44	2.78	8.10	15.90	30.58
23	1.41	4.11	8.07	15.52	45	2.90	8.45	16.59	31.90
24	1.45	4.22	8.27	15.91	46	3.03	8.83	17.32	33.31
25	1.48	4.32	8.48	16.31	47	3.17	9.22	18.10	34.81
26	1.52	4.44	8.70	16.74	48	3.31	9.65	18.93	36.41
27	1.57	4.56	8.94	17.20	49	3.47	10.10	19.82	38.12
28	1.61	4.69	9.19	17.68	50	3.64	10.59	20.77	39.95
29	1.65	4.82	9.45	18.18	51	3.81	11.11	21.79	41.91
30	1.70	4.95	9.72	18.70	52	4.00	11.66	22.88	44.00
31	1.75	5.10	10.02	19.27	53	4.21	12.26	24.05	46.25
32	1.80	5.26	10.32	19.85	54	4.43	12.89	25.30	48.65
33	1.86	5.43	10.65	20.49	55	4.66	13.57	26.63	51.22
34	1.92	5.60	11.00	21.15	56	4.91	14.30	28.07	53.98
35	1.99	5.79	11.36	21.85	57	5.18	15.09	29.61	56.94
36	2.06	5.99	11.76	22.61	58	5.47	15.93	31.27	60.13
37	2.13	6.20	12.17	23.40	59	5.78	16.84	33.05	63.55

Also issues certificates for death benefits at the following rates on $1,000 (10-year convertible term).

Age	Monthly	Annual	Age	Monthly	Annual	Age	Monthly	Annual
16	$ .84	$ 9.22	28	$ .93	$10.24	40	$1.20	$13.17
17	.85	9.29	29	.94	10.38	41	1.24	13.64
18	.85	9.34	30	.96	10.52	42	1.29	14.17
19	.86	9.41	31	.97	10.67	43	1.34	14.78
20	.86	9.47	32	.99	10.85	44	1.40	15.45
21	.87	9.54	33	1.00	11.04	45	1.48	16.24
22	.88	9.63	34	1.02	11.27	46	1.56	17.11
23	.88	9.70	35	1.05	11.50	47	1.65	18.09
24	.89	9.80	36	1.07	11.77	48	1.75	19.19
25	.90	9.90	37	1.10	12.07	49	1.86	20.42
26	.91	10.00	38	1.13	12.38	50	1.98	21.78
27	.92	10.11	39	1.16	12.74			

Also issues limited payment, whole life and limited payment monthly income (after death), juvenile insurance and annual renewable term.

Average age, Jan. 1, 1918, 45.72 years; 1919, 48.84 years; 1920, 49.74 years; 1921, 49.05 years; 1922, 49.53 years; 1923, 49.40 years; 1924, 49.30 years; 1925, 49.90 years; 1926, 50.01 years; 1927, 50.51 years.

Number of payments: 1917 to 1927, 12 each year. (Inadequate rate class, 8 special assessments in 1920, at which time they were re-rated on American four per cent at attained ages annual renewable term plan.

Amount collected per $1,000 (whole life) each year: 1917 to 1922, age 30, $17.50; age 35, $20.10; age 40, $23.70. 1922 to 1927, age 30, $18.70; age 35, $21.85; age 40, $26 10.

Death benefits paid in 1917, $2,684,362.68; other benefits, $110,-

823.68; 1918, $2,867,365.09; other benefits, $123,862.93; 1919, $2,271,-776.75; other benefits, $126,412.46; 1920, $1,982,897.75; other benefits, $192,000.04; 1921, $1,788,066.88; other benefits, $185,309.66; 1922, $1,656,381.10; other benefits, $256,499.22; 1923, $1,875,720.48; other benefits, $175,568.43; 1924, $1,786,882.37; other benefits, $105,281.68; 1925, $1,772,478.99; other benefits, $98,066.81; 1926, $1,806,999.82; other benefits, $88,424.63.

Insurance in force, Jan. 1, 1918, $121,555,713; 1919, $123,683,967; 1920, $109,568,306; 1921, $90,796,320; 1922, $85,236,567; 1923, $86,-172,053; 1924, $86,084,031; 1925, $81,854,726; 1926, $80,293,759; 1927, $77,341,488; juvenile, $1,005,427.

Benefit membership, Jan. 1, 1918, 111,875; 1919, 104,255; 1920, 93,642; 1921, 81,147; 1922, 77,465; 1923, 79,045; 1924, 80,532; 1925, 77,344; juvenile, 2,247; 1926, 76,454; juvenile, 3,453; 1927, 74,398; juvenile, 4,808.

Subordinate lodges, Jan. 1, 1918, 2,663; 1919, 2,478; 1920, 2,273; 1921, 2,053; 1922, 1,862; 1923, 1,908; 1924, 1,889; 1925, 1,826; 1926, 1,778; 1927, 1,728.

Assets, Jan. 1, 1927, $9,719,370.71.

Liabilities, Jan. 1, 1927, $389,812.97.

Men and women admitted. Monthly income after death. Double indemnity. Juvenile insurance. Ten-year convertible term. JURISDICTION: United States.

Fraternal Brotherhood, The

Office of Supreme Lodge, 845 S. Figueroa St., Los Angeles, Cal. Organized 1896.

W. A. VANDEGRIFT, *Supreme President*, Los Angeles, Cal.

IZORA M. SCOTT, *Supreme Secretary*, Los Angeles, Cal.

E. S. LODGE, M. D., *Supreme Medical Director*, Los Angeles, Cal.

Expense of management provided by first year's payments less death claims, percentage of subsequent payments and per capita.

Cost of management, 1917, $66,695.08; 1918, $58,206.45; 1919, $60,318.67; 1920, $71,287.90; 1921, $72,633.12; 1922, $73,824.05; 1923, $108,816; 1924, $85,279.39; 1925, $56,401.83; 1926, $57,190.95.

Cost of management per member, 1917, $3.12; 1918, $2.52; 1919, $2.58; 1920, $2.93; 1921, $3.20; 1922, $3.57; 1923, $4.91; 1924, $4.98; 1925, $3.86; 1926, $3.85.

Deaths per 1,000 benefit members, 1917, 12.3; 1918, 14.4; 1919, 10.4; 1920, 10.6; 1921, 10.1; 1922, 13.02; 1923, 12.61; 1924, 15.04; 1925, 15.89; 1926, 14.35.

Average age, Jan. 1, 1918, 40.8 years; 1919, 41.6 years; 1920, 42.1 years; 1921, 42.06 years; 1922, 43.9 years; 1923, 44.3 years; 1924, 45.5 years; 1925, 46 years; 1926, 46.6 years; 1927, 47.2 years.

Death benefits paid in 1917, $337,133.40; other benefits, $78,491.16; 1918, $302,819.30; other benefits, $32,346.05; 1919, $296,561.14; other benefits, $154,740.34; 1920, $237,360.94; other benefits, $161,380.88; 1921, $229,805.90; other benefits, $233,642.27; 1922, $251,765; other benefits, $256,592.98; 1923, $219,666.20; other benefits, $233,022.11; 1924, $204,938.05; other benefits, $254,473.85; 1925, $207,645.09; other benefits, $185,766.22; 1926, $226,245.20; other benefits, $191,206.14.

Insurance in force, Jan. 1, 1918, $24,220,568; 1919, $23,729,312; 1920, $23,701,746; 1921, $24,595,957; 1922, $23,081,089; 1923, $22,994,471; 1924, $20,874,918; 1925, $15,944,520; 1926, $14,980,658; 1927, $14,-226,567.

Number of certificates in force, Jan. 1, 1918, 22,400; social, 671; 1919, 22,612; social, 550; 1920, 23,005; social, 573; 1921, 25,346; social, 719; 1922, 24,799; social, 711; 1923, 23,720; social, 711; 1924, 21,172; social, 788; 1925, 16,532; social, 803; 1926, 15,302; social, 707; 1927, 14,427; social, 646.

Commenced business as an order, March 17, 1896.

Issues certificates for $500 to $5,000 at the following level monthly participating rates on $1,000 (American Experience Table 4%):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16–18	$2.15	$1.50	$1.25	$1.55	40	$3.20	$2.60	$2.30	$2.95
19	2.20	1.50	1.25	1.55	41	3.30	2.65	2.40	3.10
20	2.20	1.55	1.30	1.60	42	3.40	2.75	2.50	3.25
21	2.25	1.55	1.30	1.65	43	3.50	2.85	2.60	3.40
22	2.30	1.60	1.35	1.70	44	3.60	3.00	2.70	3.55
23	2.30	1.65	1.40	1.70	45	3.70	3.10	2.80	3.70
24	2.35	1.65	1.40	1.75	46	3.80	3.25	2.95	3.90
25	2.40	1.70	1.45	1.80	47	3.95	3.35	3.05	4.15
26	2.40	1.75	1.50	1.85	48	4.05	3.50	3.20	4.35
27	2.45	1.80	1.55	1.90	49	4.20	3.70	3.35	4.60
28	2.50	1.85	1.55	1.95	50	4.35	3.85	3.50	4.90
29	2.55	1.85	1.60	2.00	51	4.55	4.05	3.70	5.20
30	2.60	1.90	1.65	2.10	52	4.75	4.25	3.85	5.55
31	2.65	1.95	1.70	2.15	53	4.95	4.50	4.05	5.90
32	2.70	2.00	1.75	2.20	54	5.15	4.75	4.25	6.35
33	2.75	2.10	1.80	2.30	55	5.40	5.00	4.45	6.85
34	2.80	2.15	1.85	2.35	56	5.65	5.30	4.70	7.40
35	2.85	2.20	1.95	2.45	57	5.95	5.60	4.95	8.00
36	2.95	2.25	2.00	2.55	58	6.30	5.95	5.20	8.75
37	3.00	2.30	2.05	2.65	59	6.65	6.35	5.50	9.60
38	3.05	2.40	2.15	2.75	60	7.05	6.75	5.80	9.85
39	3.15	2.50	2.20	2.85					

Also issues term to age 60 certificates with surrender values at end of the fourth year, at the following level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–18	$ .90	35–36	$1.20	44–45	$1.50	51	$1.85
19–22	.95	37–38	1.25	46	1.55	52	1.90
23–25	1.00	39	1.30	47	1.60	53	1.95
26–28	1.05	40–41	1.35	48	1.65	54	2.05
29–31	1.10	42	1.40	49	1.70	55	2.10
32–34	1.15	43	1.45	50	1.80		

These rates were adopted in 1919 and 1924 and apply to new members. They provide for participation in surplus after two years and surrender and loan values after three years. Col. 1, 20-payment life, double benefits for accidental death after one year, total and permanent disability prior to age 65. Col. 2, whole life with double benefits for accidental death after one year, total and permanent disability benefits prior to age 65. Col. 3, whole life insurance with no accidental or disability insurance. Col. 4, limited endowment at age 70 with double benefits for accidental death after one year, total and permanent disability benefits prior to age 60 and dismemberment benefits of one-fifth of the certificates covering loss of sight, hand or foot.

Subordinate lodges, Jan. 1, 1918, 368; 1919, 361; 1920, 338; 1921, 296; 1922, 282; 1923, 280; 1924, 261; 1925, 238; 1926, 204; 1927, 170.

Cost of joining: One monthly payment and medical examiner's fee.

Assets, Jan. 1, 1927, $1,739,836.81.

Liabilities, Jan. 1, 1927, $1,722,119.02 (includes $1,253,505 reserve).

Jurisdiction: Ariz., Cal., Col., Ill., Ida., Kas., Ky., Mont., Mich., Mo., N. M., Nev., Ore., Okla., Tex., Utah, Wis., Wash., W. Va.

Special Features: Men and women admitted. Six plans of certificates. Juvenile department, 602 members. Interest rate realized, 4.14%. 1926 participation, $35,006.28.

Fraternal Home Insurance Society

Office of Supreme Lodge, 1913 Arch St., Philadelphia, Pa. Organized 1885.

Charles F. Jekel, *Supreme President*, Philadelphia, Pa.
W. R. Buffington, *Supreme Secretary*, Philadelphia, Pa.
H. S. Landis, *Supreme Treasurer*, Philadelphia, Pa.
N. F. Hoffman, M. D., *Supreme Medical Director*, Philadelphia, Pa.
Ladner and Ladner, *General Counsel*, Philadelphia, Pa.

Commenced business as an order, January 1, 1885.

Certificates issued for $500 to $5,000. Table of level participating monthly rates on $1,000 under Ordinary Life Plan (American Experience Table 3½ per cent):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–18	$1.28	28	$1.61	38	$2.17	47	$3.04
19	1.30	29	1.65	39	2.24	48	3.17
20	1.33	30	1.70	40	2.32	49	3.31
21	1.36	31	1.75	41	2.41	50	3.45
22	1.39	32	1.80	42	2.50	51	3.61
23	1.42	33	1.85	43	2.59	52	3.78
24	1.45	34	1.91	44	2.69	53	3.97
25	1.49	35	1.97	45	2.80	54	4.16
26	1.53	36	2.03	46	2.91	55	4.36
27	1.57	37	2.10				

Expense of management provided by ten per cent included in rate and mortality saving.

Cost of management, 1918, $40,383.01; 1919, $45,349.22; 1920, $47,806.20; 1921, $56,868.79; 1922, $67,011.41; 1923, $67,019.01; 1924, $73,157.96; 1925, $75,036.08; 1926, $62,394.10.

Cost of management per member, 1918, $2.38; 1919, $2.44; 1920, $2.50; 1921, $2.97; 1922, $3.33; 1923, $3.31; 1924, $3.55; 1925, $3.74; 1926, $3.20.

Deaths per 1,000 benefit members in 1918, 18.4; 1919, 12.8; 1920, 12.6; 1921, 9.9; 1922, 11.5; 1923, 11.3; 1924, 10.9; 1925, 12.4; 1926, 10.8.

Average age, Jan. 1, 1918, 43.7 years; 1919, 43.4 years; 1920, 43.2 years; 1921, 43.8 years; 1922, 43.3 years; 1923, 42.4 years; 1924, 42.1 years; 1925, 41.2 years; 1926, 40.7 years; 1927, 40.2 years.

Number of payments: 1918 to 1927, 12 each year.

Amount collected per $1,000 (ordinary life plan) each year: 1918 to 1927, age 30, $19.10; age 35, $22.12; age 40, $26.11. 1926 participation, one monthly payment after third membership year.

Death benefits paid in 1918, $283,928.65; other benefits, $35,341.85; 1919, $326,642.88; other benefits, $31,465.58; 1920, $251,206.24; other benefits, $38,977.13; 1921, $218,111.15; other benefits, $41,451.09; 1922, $233,927.03; other benefits, $47,554.16; 1923, $247,969.90; other benefits, $51,298.47; 1924, $226,683.23; other benefits, $51,587.95; 1925, $240,602.39; other benefits, $46,558.25; 1926, $228,773.14; other benefits, $77,761.13.

Insurance in force, Jan. 1, 1919, $12,807,481; 1920, $12,705,968; 1921, $12,737,900; 1922, $12,379,828; 1923, $12,876,196; 1924, $12,752,025; 1925, $13,027,515; 1926, $11,779,998; 1927, $12,131,537.

Benefit membership, Jan. 1, 1919, 17,252; 1920, 18,599; 1921, 19,087; 1922, 19,174; 1923, 20,095; 1924, 20,201; 1925, 20,571; 1926, 19,546;

1927, 19,406.

Subordinate lodges, Jan. 1, 1919, 297; 1920, 292; 1921, 287; 1922, 284; 1923, 311; 1924, 280; 1925, 272; 1926, 256; 1927, 243.

Assets, Jan. 1, 1927, $1,522,161.26.

Liabilities, Jan. 1, 1927, $1,425,627.33 (includes $1,347,092 reserves).

JURISDICTION: Pa., N. Y., Md., D. of C., N. J., Va., W. Va., Ohio, Ill., Del.

SPECIAL FEATURES: Rates for all life certificates are based on American Experience Table, 3½%. Ordinary life, twenty-year payment life, twenty-year endowment and monthly income at age 65 certificates issued. Also operates a Health and Accident Department. Men and women admitted. Participation in 1926, $18,328.

Fraternal Order of Eagles (Insurance Department)

Home Office, 200 Gumbel Bldg., Kansas City, Mo. Organized 1918.

M. O. BURNS, *Grand Worthy President*, Hamilton, O.
JOHN S. PARRY, *Grand Secretary*, Kansas City, Mo.
CONRAD H. MANN, *Chairman Insurance Board*, Kansas City, Mo.
JOSEPH H. DOWLING, *Grand Treasurer*, Dayton, O.
FRED C. DILLEY, M. D., *Chief Medical Examiner*, Brazil, Ind.

Commenced business as an insurance order, December 9, 1918.

Issues certificates for $500 to $5,000 at the following net level whole life monthly rates on $1,000, including permanent disability and old age benefits:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$1.05	29	$1.39	40	$2.04	51	$3.28
19	1.07	30	1.44	41	2.12	52	3.44
20	1.09	31	1.49	42	2.22	53	3.61
21	1.11	32	1.53	43	2.30	54	3.79
22	1.14	33	1.58	44	2.40	55	3.99
23	1.17	34	1.64	45	2.51	56	4.20
24	1.20	35	1.70	46	2.61	57	4.42
25	1.23	36	1.76	47	2.73	58	4.67
26	1.28	37	1.83	48	2.86	59	4.92
27	1.31	38	1.89	49	2.98	60	5.21
28	1.35	39	1.97	50	3.12		

The above rates were adopted in 1918.

Expense of management provided by percentage of payments.

Deaths per 1,000 benefit members in 1920, 10.69; 1921, 2.8; 1922, 5.5; 1923, 5.2; 1924, 7; 1925, 11.5; 1926, 12.4.

Average age, Jan. 1, 1920, 39 years; 1921, 38 years; 1922, 38 years; 1923, 38 years; 1924, 38 years; 1925, 38 years; 1926, 40 years; 1927, 41 years.

Number of payments: 1919 to 1927, 12 each year.

Amount collected per $1,000 each year: 1919 to 1927, age 30, $17.28; age 35, $20.40; age 40, $24.48.

Benefits paid in 1919, $2,500; 1920, $12,500; 1921, $5,000; 1922, $12,000; 1923, $14,542; 1924, $25,107.28; 1925, $54,576.74; 1926, $40,-870.90.

Insurance in force, Jan. 1, 1920, $716,000; 1921, $1,656,500; 1922, $2,085,500; 1923, $2,990,000; 1924, $4,125,071; 1925, $4,441,720; 1926, $4,345,966; 1927, $4,326,616.

Benefit membership, Jan. 1, 1920, 627; 1921, 1,390; 1922, 1,738; 1923, 2,516; 1924, 3,623; 1925, 3,868; 1926, 3,732; 1927, 3,682.

Subordinate lodges, Jan. 1, 1920, 1,259; 1921, 1,224; 1922, 1,199; 1923,

1,194; 1924, 1,182; 1925, 1,179; 1926, 1,146; 1927, 1,141.

Total assets, Jan. 1, 1927, $302,724.18.

Total liabilities, Jan. 1, 1927, $42,516.54.

JURISDICTION: United States.

SPECIAL FEATURES: Men only admitted. Also issues convertible term at age 60 and whole life certificates, paid up at age 75, with disability and loan features, twenty-payment life certificates and whole life with options after three years membership. Social membership of order, Jan. 1, 1927, 556,639. Benefits paid in 1926 by Fraternal Order of Eagles, $2,606,905.87.

Fraternal Reserve Association

Office of Supreme Council, Oshkosh, Wis. Organized 1902.

CLARENCE M. ROBINSON, *Supreme President*, Oshkosh, Wis.
GILBERT A. COMSTOCK, *Supreme Secretary*, Oshkosh, Wis.
E. R. WILLIAMS, *Supreme Treasurer*, Oshkosh, Wis.
M. A. CUNNINGHAM, *Supreme Examiner*, Janesville, Wis.
A. H. GOSS, *Legal Advisor*, Oshkosh, Wis.

Commenced business as an order, August 8, 1902.

Issues certificates for $250 to$ 10,000 as per the following level monthly rates on $1,000 for the various plans:

Age	Cl. B	Cl. C	Cl. D	Cl. E	Age	Cl. B	Cl. C	Cl. D	Cl. E
16–18	$ .90	$ .60	$1.07	$1.95	37	$1.73	$ .88	$1.95	$2.87
19	.92	.60	1.09	1.98	38	1.80	.92	2.03	2.94
20	.95	.61	1.12	2.01	39	1.88	.96	2.11	3.02
21	.98	.62	1.15	2.05	40	1.97	1.00	2.20	3.10
22	1.01	.62	1.19	2.08	41	2.06	1.04	2.29	3.19
23	1.04	.63	1.21	2.12	42	2.16	1.09	2.38	3.28
24	1.07	.64	1.26	2.16	43	2.26	1.15	2.48	3.38
25	1.11	.65	1.30	2.20	44	2.38	1.21	2.59	3.48
26	1.14	.66	1.34	2.25	45	2.50	1.28	2.71	3.59
27	1.18	.67	1.38	2.29	46	2.63	1.35	2.83	3.70
28	1.22	.68	1.42	2.34	47	2.78	1.43	2.95	3.83
29	1.27	.70	1.47	2.39	48	2.94	1.52	3.09	3.96
30	1.31	.71	1.52	2.44	49	3.11	1.62	3.24	4.10
31	1.36	.73	1.57	2.49	50	3.30	1.73	3.39	4.24
32	1.41	.75	1.63	2.55	51	3.51	1.85	3.56	4.40
33	1.47	.77	1.69	2.60	52	3.74	1.98	3.73	4.57
34	1.53	.79	1.75	2.67	53	4.00	2.13	3.92	4.75
35	1.59	.82	1.81	2.73	54	4.29	2.29	4.12	4.94
36	1.65	.85	1.88	2.80	55	4.62	2.47	4.33	5.15

The above rates provide the following protection: Class B, cumulative certificate; Class C, ten-year renewable term; Class D, whole life; Class E, twenty-payment life certificate. Also issues certificates as follows: Class F, old age and annuity; Class G, joint whole life, Class H, joint twenty-payment life; Class E-2, twenty payment life, with double indemnity, total disability, old age and funeral benefits. Also issues a supplemental agreement for specific accidental disability benefits at a monthly payment of ten cents. The above rates went into effect April 15, 1912. Transfer of existing members to adequate rate classes was made by voluntary transfers at attained ages.

Expense of management provided by per capita tax of 10 cents each month and per cent of payments.

Cost of management, 1917, $18,421.57; 1918, $18,992.88; 1919, $23,235.38; 1920, $25,055.38; 1921, $29,695.13; 1922, $28,010.58; 1923, $30,210.42; 1924, $26,965.59; 1925, $28,251; 1926, $34,181.86.

Cost of management per member, 1917, $1.51; 1918, $1.58; 1919,

$1.75; 1920, $2.20; 1921, $1.95; 1922, $1.88; 1923, $2.07; 1924, $1.85; 1925, $1.96; 1926, $2.40.

Deaths per 1,000 benefit members, 1917, 8.4; 1918, 11.76; 1919, 9.5; 1920, 6.35; 1921, 5.54; 1922, 6.31; 1923, 7.69; 1924, 7.38; 1925, 6.87; 1926, 8.43.

Average age, Jan. 1, 1917, 37.2 years; 1918, 31.55 years; 1919, 31.6 years; 1920, 34.9 years; 1921, 34 years; 1922, 38 years; 1923, 39 years; 1924, 39 years; 1925, 38 years; 1926, 38 years; 1927, 39 years.

Number of payments: 1917 to 1927, 12 each year.

Death benefits paid in 1917, $94,412.39; other benefits, $27,064.24; 1918, $99,213.51; other benefits, $35,389.59; 1919, $114,869.21; other benefits, $47,405.58; 1920, $96,730.63; other benefits, $41,164.12; 1921, $94,050.99; other benefits, $177,632.22; 1922, $100,733.01; other benefits, $31,619.83; 1923, $121,782.50; other benefits, $6,207.49; 1924, $115,672.15; other benefits, $6,861.77; 1925, $103,267.33; other benefits, $10,289.15; 1926, $116,871.52; other benefits, $13,735.16.

Insurance in force, Jan. 1, 1918, $11,574,857; 1919, $13,092,500; 1920, $14,623,250; 1921, $17,608,750; 1922, $16,957,500; 1923, $16,805,998; 1924, $16,135,289; 1925, $16,008,872; 1926, $16,165,510; 1927, $15,976,592.

Benefit membership, Jan. 1, 1918, 12,153; social, 71; 1919, 11,986; social, 108; 1920, 13,248; social, 52; 1921, 15,571; social, 73; 1922, 15,154; social, 61; 1923, 14,883; social, 58; 1924, 14,555; social, 61; 1925, 14,358; social, 56; 1926, 14,407; social, 54; 1927, 14,230; social, 51.

Subordinate lodges, Jan. 1, 1918, 192; 1919, 190; 1920, 186; 1921, 199; 1922, 198; 1923, 195; 1924, 193; 1925, 189; 1926, 186; 1927, 177.

Ratio of actual to expected mortality, 68.18%. Net interest rate realized, 5.3%. Valuation, 111.5%. Valuation surplus, $114,849.31. 1926 participation, $15,785.36.

Cost of joining: Medical examination fee.

Assets, Jan. 1, 1927, $1,291,739.69.

Liabilities, Jan. 1, 1927, $34,471.22.

Special Features: Men and women admitted. Old age and temporary disability benefits. Required reserves maintained. Funeral advancements. Automatic premium loans, cash loans and surrender options after third year. Juvenile department, 1,271 members.

Jurisdiction: Cal., Ill., Mich., S. D., Wis.

German Baptists' Life Association

Home Office, 860 Walden Ave., Buffalo, N. Y. Organized 1883.

D. B. Stumpf, M. D., *President and Medical Director*, Buffalo, N. Y.
F. W. Godtfring, *Secretary*, Buffalo, N. Y.
E. O. Fischer, *Medical Director*, Buffalo, N. Y.
Geo. B. Houck, *General Counsel*, Buffalo, N. Y.

Commenced business as an order, 1883.

Issues certificates for $500 to $5,000 on American Experience rates, participating basis on the following plans: Ordinary and twenty-year payment, endowment at age 70, endowment at age 70 in 20 payments, 20 and 30-year endowment and sick benefit. All life certificates with double indemnity for death from travel, accident and loan, surrender, paid-up and extended insurance features. Disability and accident riders optional.

Deaths per 1,000 benefit membership, 1925, 15; 1926, 11.6.

Number of payments: 1925 to 1927, 12 each year.

Amount collected per $1,000 whole life (with fatal accident and permanent disability); age 30, $24.43; age 35, $27.86; age 40, $32.60.

Benefits paid in 1925, $36,075.41; 1926, 34,383.34.

Insurance in force, Jan. 1, 1926, $2,390,180; 1927, $2,441,050.

Benefit membership, Jan. 1, 1926, 2,759; 1927, 2,771.

Subordinate lodges, Jan. 1, 1926, 88; 1927, 87.

Actual to expected mortality on Am. Exp. table, 64.27%. Interest rate realized, 3.86%. Valuation, 111.93%. Reserves, $365,260.

Assets, Jan. 1, 1927, $495,521.60.

Liabilities, Jan. 1, 1927, $17,218.65.

German Beneficial Union

Office of Supreme Lodge, 1505-7 Carson St., Pittsburgh, Pa. Organized 1892.

Louis Volz, *Supreme President*, Pittsburgh, Pa.
Ernest Herklotz, *Supreme Secretary*, Pittsburgh, Pa.
F. P. Schlegel, *Assistant Supreme Secretary*, Pittsburgh, Pa.
Louis Volz, Jr., *Supreme Treasurer*, Pittsburgh, Pa.
M. Schlotbom, M. D., *Supreme Medical Examiner*, Pittsburgh, Pa.
Chas. W. Dahlinger, *Supreme Counsel*, Pittsburgh, Pa.

Commenced business as an order, April 14, 1892.

Certificates are issued for $250 to $2,000 at the following net level whole life monthly rates on $1,000 in Class C with paid-up insurance and cash surrender features:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.00	30	$1.45	39	$2.00	48	$2.85
17–18	1.05	31	1.50	40	2.10	49	3.05
19–20	1.10	32	1.55	41	2.15	50	3.20
21–22	1.15	33	1.60	42	2.25	51	3.35
23	1.20	34	1.65	43	2.35	52	3.55
24–25	1.25	35	1.75	44	2.45	53	3.70
26	1.30	36	1.80	45	2.55	54	3.90
27	1.35	37	1.85	46	2.65	55	4.10
28–29	1.40	38	1.95	47	2.80		

Expense of management provided by per capita tax and per cent of payments.

Cost of management, 1917, $49,903.91; 1918, $38,284.90; 1919, $48,428.14; 1920, $57,258; 1921, $78,123.22; 1922, $68,133.41; 1923, $77,807.90; 1924, $84,827.24; 1925, $116,681.32; 1926, $98,798.34.

Cost of management per member, 1917, $1.60; 1918, $1.16; 1919, $1.28; 1920, $1.26; 1921, $1.62; 1922, $1.30; 1923, $1.31; 1924, $1.30; 1925, $1.69; 1926, $1.37.

Deaths per 1,000 benefit members, 1917, 10.58; 1918, 14.90; 1919, 10.18; 1920, 7.24; 1921, 7.70; 1922, 8.12; 1923, 8.16; 1924, 7.87; 1925, 8.07; 1926, 7.6.

Average age, Jan. 1, 1918, 44.57 years; 1919, 45.27 years; 1920, 45.19 years; 1921, 44.98 years; 1922, 45.49 years; 1923, 45.37 years; 1924, 46.12 years; 1925, 46.51 years; 1926, 47.25 years; 1927, 47.19 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 each year: 1917 to 1927, age 30, $17.40; age 35, $21.00; age 40, $25.20.

Death benefits paid in 1917, $118,156.96; other benefits, $232,768.70; 1918, $135,336.27; other benefits, $217,557.75; 1919, $119,216.88; other benefits, $315,857.48; 1920, $115,212.92; other benefits, $395,972.42; 1921, $120,645.37; other benefits, $455,580.03; 1922, $144,884.09; other benefits, $525,718; 1923, $171,031.17; other benefits, $609,853.25; 1924, $174,817.63; other benefits, $526,678.55; 1925, $209,619.05; other benefits, $658,376.59; 1926, $198,031.18; other benefits, $1,035,813.75.

Insurance in force, Jan. 1, 1918, $19,366,600; 1919, $20,771,250; 1920, $24,712,050; 1921, $30,400,650; 1922, $32,731,050; 1923, $36,486,550; 1924, $42,098,600; 1925, $46,982,350; 1926, $50,391,150; 1927, $53,543,350.

Benefit membership, Jan. 1, 1918, 31,201; 1919, 33,028; 1920, 37,927; 1921, 45,178; 1922, 48,065; 1923, 52,609; 1924, 59,297; 1925, 65,035; 1926, 69,040; 1927, 72,191.

Subordinate lodges, Jan. 1, 1918, 334; 1919, 334; 1920, 349; 1921, 375; 1922, 387; 1923, 397; 1924, 408; 1925, 429; 1926, 443; 1927, 469.

Total assets, Jan. 1, 1927, $5,160,417.04.

Total liabilities, Jan. 1, 1927, $36,031.46.

JURISDICTION: Ill., Ind., Md., Mo., Ohio, Pa., W. Va.

SPECIAL FEATURES: Men and women admitted. Class A provides a 10-year endowment, in which membership ceases at the end of this period. After ten years' continuous membership the certificate is regarded as having matured, and the holder receives a share of the assets as stipulated. Sick and accident benefits ranging from $4 to $10 per week. Class C provides for paid up and cash surrender values.

German Order of Harugari of Illinois

Home Office, 1857 N. Mozart St., Chicago, Ill. Organized 1869.

CHARLES F. KERSTEN, *President*, Chicago, Ill.
CHARLES G. KAUTZ, *Secretary*, Chicago, Ill.
LOUIS W. KOCH, *Treasurer*, Chicago, Ill.

Commenced business as an order, March 26, 1869.

Issues certificates for $200 and $500.

Expense of management provided by monthly per capita.

Deaths per 1,000 beneficiary members in 1922, 20; 1923, 39; 1924, 36.8; 1925, 31.5; 1926, 46.

Number of payments: 1922, 16; 1923, 20; 1924, 16; 1925, 14; 1926, 21.

Death benefits paid in 1922, $10,465.32; 1923, $18,900; 1924, $14,800; 1925, $12,500; 1926, $20,600.

Insurance in force, Jan. 1, 1923, $394,800; 1924, $370,400; 1925, $352,800; 1926, $335,800; 1927, $312,500.

Benefit membership, Jan. 1, 1923, 1,101; social, 52; 1924, 1,048; social, 50; 1925, 1,005; social, 50; 1926, 962; social, 43; 1927, 904; social, 31.

Subordinate lodges, Jan. 1, 1923, 48; 1924, 47; 1925, 46; 1926, 42; 1927, 41.

Assets, Jan. 1, 1927, $107,440.68.

Liabilities, Jan. 1, 1927, $233.34.

Golden Seal Assurance Society

Northern Office, Roxbury, N. Y.; Southern Office, Travelers Building, Richmond, Va. Organized 1902.

HILL MONTAGUE, *President*, Richmond, Va.
ARTHUR F. BOUTON, *Secretary-Treasurer*, Roxbury, N. Y.
W. H. PARKER, M. D., *Medical Director*, Richmond, Va.
L. B. GLEASON, *General Counsel*, New York, N. Y.

Commenced business as an order, February 20, 1902.

Expense of management provided by entrance fee and per cent of payments.

Cost of management, 1917, $31,825.06; 1918, $28,545.83; 1919, $26,853.54; 1920, $25,644.90; 1921, $28,263.53; 1922, $29,324.47; 1923, $29,815.01; 1924, $34,853.92; 1925, $33,210.22; 1926, $33,597.79.

Cost of management per member, 1917, $3.33; 1918, $2.89; 1919, $2.68; 1920, $2.43; 1921, $2.97; 1922, $2.82; 1923, $2.55; 1924, $3.01; 1925, $2.85; 1926, $3.05.

Deaths per 1,000 benefit members, 1917, 9.66; 1918, 11.67; 1919, 9; 1920, 9; 1921, 10; 1922, 8; 1923, 9; 1924, 10; 1925, 10; 1926, 13.

Average age Jan. 1, 1917, 39 years; 1918, 39 years; 1919, 39 years; 1920, 39 years; 1921, 39 years; 1922, 40 years; 1923, 40 years; 1924, 40 years; 1925, 40 years; 1926, 40 years; 1927, 40 years.

Issues certificates upon eight plans: Combination and Ideal, combining health, life and accident insurance at a fixed monthly rate; death benefit, limited payment, reserve benefit, ten-year endowment, death benefit term to age 60 and $250 special plans. Certificates on the reserve benefit plan for $500 to $5,000 at the following net level monthly rates for $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–21	$1.50	31	$1.95	40	$2.55	49	$3.70
22	1.55	32	2.00	41	2.65	50	3.85
23	1.60	33	2.05	42	2.75	51	4.05
24	1.65	34	2.10	43	2.85	52	4.20
25	1.70	35	2.15	44	2.95	53	4.40
26–27	1.75	36	2.20	45	3.10	54	4.60
28	1.80	37	2.25	46	3.25	55	4.85
29	1.85	38	2.40	47	3.40		
30	1.90	39	2.45	48	3.55		

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 each year: 1917 to 1927, age 30, $21.66; age 35, $24.51; age 40, $29.07.

Death benefits paid in 1917, $108,124.88; other benefits, $36,961.08; 1918, $81,722.89; other benefits, $30,872.10; 1919, $117,847.68; other benefits, $24,948.07; 1920, $90,905.27; other benefits, $22,104.81; 1921, $82,988.04; other benefits, $28,196.44; 1922, $84,626.98; other benefits, $28,560.11; 1923, $99,884.87; other benefits, $45,280.23; 1924, $92,106.51; other benefits, $46,530.82; 1925, $100,573.69; other benefits, $41,991.50; 1926, $119,517.43; other benefits, $49,078.08.

Insurance in force, Jan. 1, 1917, $12,530,658; 1918, $12,751,426; 1919, $13,189,039; 1920, $13,957,755; 1921, $14,011,737; 1922, $12,396,140; 1923, $13,553,103; 1924, $15,397,320; 1925, $15,243,946; 1926, $14,956,617; 1927, $14,632,387.

Benefit membership, Jan. 1, 1917, 9,502; 1918, 9,546; 1919, 9,846; 1920, 10,561; 1921, 10,568; 1922, 9,742; 1923, 10,392; 1924, 11,679; 1925, 11,582; 1926, 11,634; 1927, 10,999.

Subordinate lodges, Jan. 1, 1917, 277; 1918, 183; 1919, 105; 1920, 105; 1921, 99; 1922, 103; 1923, 89; 1924, 91; 1925, 91; 1926, 91; 1927, 94.

Assets, Jan. 1, 1927, $1,160,037.58.

Liabilities, Jan. 1, 1927, $999,303.43 (includes $882,306.26 reserve).

JURISDICTION: N. Y., Pa., W. Va., Va., Ga., N. J., Tenn., Md., S. C., Ill., R. I. Cost of joining: $5.00 on sick and accident plan.

SPECIAL FEATURES: Men and women admitted. Sick and accident benefits. Total and partial disability benefits. Limited payment certificates issued requiring no payment after twenty years. Also issues death benefit certificates with full legal reserve. These two plans are on participating basis. 1926 participation, $10,318.54. $250 special certificate issued without medical examination. Rates based on American Experience Table. Cash, paid-up, extended and loan values.

Actual to expected mortality, A. E. table, 59%. Interest rate realized, 4.69%. Valuation, 112%. Valuation surplus, $119,838.05.

Grand Carniolian Slovenian Catholic Union of U. S. A.

Office, 1004 North Chicago Street, Joliet, Ill. Organized 1894.

ANTON GRDINA, *Supreme President*, Cleveland, O.
JOSEPH ZALAR, *Supreme Secretary*, Joliet, Ill.
JOHN GRAYHACK, *Supreme Treasurer*, Joliet, Ill.
JOS. V. GRAHEK, M. D., *Supreme Medical Examiner*, Pittsburgh, Pa.
FRANK J. JONES, *General Attorney*, Joliet, Ill.

Commenced business as an order, April 2, 1894.

Issues certificates for $250 to $2,000 at the following net level whole life monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$ .82	26	$1.07	36	$1.51	46	$2.25
17	.84	27	1.11	37	1.57	47	2.35
18	.86	28	1.14	38	1.63	48	2.45
19	.88	29	1.18	39	1.69	49	2.58
20	.90	30	1.22	40	1.76	50	2.71
21	.93	31	1.26	41	1.83	51	2.83
22	.96	32	1.31	42	1.91	52	2.97
23	.98	33	1.35	43	1.99	53	3.12
24	1.01	34	1.40	44	2.07	54	3.28
25	1.04	35	1.45	45	2.16	55	3.44

The above rates took effect in 1915. Also issues 20-year payment life certificates on American Experience table four per cent. Certificates on this plan provide for paid-up and extended insurance.

Expense of management provided by per capita of $2.64 per year.

Deaths per 1,000 benefit members in 1919, 11; 1920, 8.3; 1921, 9; 1922, 8.3; 1923, 10.8; 1924, 9.4; 1925, 8.3; 1926, 9.5.

Number of payments: 1919 to 1927, 12 each year.

Amount collected per 1,000 (whole life) each year: 1919 to 1927, age 30, $14.64; age 35, $17.40; age 40, $21.12.

Total benefits paid in 1919, $137,604.07; 1920, $102,654.70; 1921, $126,618.13; 1922, $131,645.82; 1923, $161,062.34; 1924, $178,017.53; 1925, $209,796.10; 1926, $251,999.04.

Insurance in force, Jan. 1, 1920, $10,364,500; 1921, $10,577,250; 1922, $10,785,750; 1923, $11,077,750; 1924, $11,996,750; 1925, $13,002,250; 1926, $15,197,750; 1927, $16,516,000.

Benefit membership, Jan. 1, 1920, 11,885; 1921, 12,080; 1922, 12,289; 1923, 12,641; 1924, 13,682; 1925, 14,775; 1926, 17,454; 1927, 19,006.

Subordinate lodges, Jan. 1, 1920, 134; 1921, 134; 1922, 134; 1923, 135; 1924, 137; 1925, 150; 1926, 163; 1927, 173.

Cost of joining: $1.25.

Total assets, Jan. 1, 1927, $1,704,538.88.

Total liabilities, Jan. 1, 1927, $17,387.

Special Features: Men and women admitted. Permanent disability and sick benefits also paid. Valuation percentage 100.43%, adult; 135.42%, juvenile department. Juvenile department, 11,585 members. Sick benefits also paid by local lodges.

Grand Fraternity, The

General Offices, 1626-30 Arch St., Philadelphia, Pa. Organized 1886.

Chas. H. McCloskey, *President*, Philadelphia, Pa.
Joseph E. Williams, *Secretary*, Philadelphia, Pa.
Wm. T. Ketler, *Vice-President* and *Treasurer*, Paoli, Pa.
Wm. T. Johnson, M. D., *Medical Director*, Philadelphia, Pa.
Frederick Gaston, *Advisory Counsel*, Philadelphia, Pa.

Commenced business as an order, January 1, 1886.

Expense of management provided by percentage of dues.

Deaths per 1,000 benefit members, 1917, 8.1; 1918, 15.5; 1919, 11.3; 1920, 7; 1921, 6.5; 1922, 8.6; 1923, 7.9; 1924, 7.4; 1925, 8.2; 1926, 10.

Number of payments: 12 each year.

Benefits paid in 1917, $155,224.01; 1918, $175,962.53; 1919, $246,838.10; 1920, $170,515.31; 1921, $132,631.19; 1922, $186,703.71; 1923, $214,687.45; 1924, $194,778.28; 1925, $226,385.44; 1926, $170,756.01.

Issues five classes of certificates for $500 to $5,000 at the following net level monthly rates under its legal reserve division on each $1,000 (Col. 1, whole life; Col. 2, endowment at 70; Col. 3, 20-year payment; Col. 4, 20-year endowment):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.51	$1.62	$2.26	$3.97	36	$2.33	$2.72	$3.12	$4.12
17	1.54	1.66	2.28	3.97	37	2.39	2.82	3.18	4.14
18	1.56	1.69	2.31	3.98	38	2.46	2.93	3.25	4.16
19	1.59	1.72	2.34	3.98	39	2.54	3.04	3.33	4.19
20	1.61	1.76	2.38	3.98	40	2.62	3.16	3.40	4.21
21	1.64	1.80	2.41	3.99	41	2.71	3.29	3.47	4.24
22	1.67	1.84	2.44	3.99	42	2.80	3.43	3.56	4.28
23	1.70	1.88	2.48	4.00	43	2.90	3.59	3.65	4.32
24	1.74	1.92	2.52	4.00	44	3.00	3.75	3.74	4.36
25	1.78	1.97	2.56	4.01	45	3.12	3.93	3.84	4.41
26	1.82	2.02	2.60	4.01	46	3.23	4.13	3.94	4.46
27	1.85	2.07	2.64	4.02	47	3.36	4.34	4.04	4.52
28	1.89	2.13	2.68	4.03	48	3.49	4.58	4.17	4.59
29	1.94	2.19	2.73	4.04	49	3.64	4.83	4.29	4.67
30	1.98	2.25	2.79	4.04	50	3.78	5.12	4.42	4.75
31	2.04	2.32	2.83	4.05	51	3.95	5.43	4.56	4.85
32	2.09	2.39	2.88	4.06	52	4.13	5.78	4.71	4.95
33	2.14	2.46	2.94	4.08	53	4.31	6.17	4.87	5.07
34	2.20	2.54	2.99	4.09	54	4.51	6.61	5.04	5.20
35	2.26	2.63	3.06	4.11	55	4.72	7.11	5.22	5.34

The above rates were adopted Jan. 1, 1925, and applied to existing members as of age at entry. Also issues "Savings Fund" certificates.

Insurance in force, Jan. 1, 1918, $10,296,983; 1919, $10,293,013; 1920, $11,361,585; 1921, $12,934,207; 1922, $12,748,854; 1923, $12,901,899; 1924, $13,104,944; 1925, $13,238,483; 1926, $12,507,786; 1927, $9,448,917.

Benefit membership (including juvenile), 1918, 11,531; 1919, 11,633; 1920, 12,924; 1921, 14,785; 1922, 14,766; 1923, 15,259; 1924, 15,683; 1925, 15,958; 1926, 15.307; 1927, 11,251.

Subordinate lodges, Jan. 1, 1918, 163; 1919, 161; 1920, 159; 1921, 157; 1922, 139; 1923, 145; 1924, 149; 1925, 149; 1926, 132; 1927, 111.

Total assets, Jan. 1, 1927, $738,711.02.

Total liabilities, Jan. 1, 1927, $133,924.26 (includes $74,664.76 old age and widows' annuities benefits).

JURISDICTION: Cal., Col., Del., La., N. J., Ohio, Pa.

SPECIAL FEATURES: Men and women admitted. Cash surrender, loan, paid up and extended insurance after three years. Juvenile department.

*Greek Catholic Union of Russian Brotherhoods of U. S. A.

Office, 500 Eighth Ave., Munhall, Pa. Organized 1892.

MICHEAL YUHASZ, SR., *President*, Homestead, Pa.
GEORGE H. KOMLOS, *Secretary*, McKeesport, Pa.
ANDREW J. HORVATT, *Treasurer*, Binghamton, N. Y.
P. I. ZEEDICK, M. D., *Medical Adviser*, Pittsburgh, Pa.
GREGORY ZATKOVICH, *Legal Adviser*, Homestead, Pa.

Issues whole life and 20-payment life certificates for $250 to $5,000 on American Experience table rates. These rates were effective on new members Aug. 1, 1924, and include paid-up and extended insurance features.

Expense of management provided by per capita tax and sale of lodge

* Formerly Greek Catholic Union.

supplies.

Cost of management, 1921, $33,627.41; 1922, $36,077.01; 1923, $29,076.54; 1924, $54,836.69; 1925, $39,214.65; 1926, $74,846.31.

Cost of management per member, 1921, $0.74; 1922, $0.77; 1923, $0.59; 1924, $1.07; 1925, $0.77; 1926, $1.08.

Deaths per 1,000 benefit members in 1921, 8.6; 1922, 8.8; 1923, 8.5; 1924, 10.2; 1925, 10.2.

Number of payments: 1921 to 1927, 12 each year.

Benefits paid during 1918, $734,435.39; 1919, $1,171,673.80; 1920, $434,333.37; 1921, $460,176.07; 1922, $469,534.52; 1923, $484,939.04; 1924, $537,658; 1925, $553,948.59; 1926, $688,389.87.

Insurance in force, Jan. 1, 1922, $45,280,000; 1923, $46,687,250; 1924, $48,920,500; 1925, $50,586,500; 1926, $68,270,250; 1927, $68,888,250.

Benefit membership, Jan. 1, 1922, 45,650; 1923, 47,132; 1924, 49,262; 1925, 50,889; 1926, 68,540; 1927, 69,110.

Subordinate lodges, Jan. 1, 1922, 708; 1923, 710; 1924, 710; 1925, 724; 1926, 726; 1927, 1,017.

Assets, Jan. 1, 1927, $3,196,872.56.

Liabilities, Jan. 1, 1927, $539,099.30 (includes orphans' trust fund).

Sick and accident benefits. Men and women admitted. Maintains Orphanage at Elmhurst, Pa., with capacity of 500. Juvenile department, 64,213 members.

Home Benefit Association

Office, 1 Beacon St., Boston, Mass. Organized 1893.

HARRY J. NORTON, *Supreme President*, Boston, Mass.
ERNEST E. HUBBARD, *Supreme Secretary-Treasurer*, Boston, Mass.
FRANCIS E. SLATTERY, *Supreme Advocate*, Boston, Mass.

Commenced business as an order, June 23, 1893.

Issues certificates for $500 to $5,000 on the following net level monthly rates on $1,000 (Col. 1, whole life; Col. 2, 20-payment):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$1.30	$1.95	31	$1.83	$2.48	46	$2.94	$3.49
17	1.32	1.98	32	1.88	2.52	47	3.06	3.59
18	1.35	2.01	33	1.94	2.57	48	3.18	3.70
19	1.37	2.04	34	2.00	2.62	49	3.31	3.82
20	1.40	2.07	35	2.06	2.68	50	3.45	3.94
21	1.43	2.11	36	2.13	2.73	51	3.60	4.07
22	1.46	2.14	37	2.19	2.79	52	3.76	4.21
23	1.49	2.17	38	2.25	2.85	53	3.93	4.36
24	1.53	2.20	39	2.32	2.92	54	4.11	4.52
25	1.57	2.24	40	2.39	2.99	55	4.30	4.70
26	1.61	2.27	41	2.47	3.06	56	4.51	4.88
27	1.66	2.31	42	2.55	3.14	57	4.74	5.08
28	1.69	2.35	43	2.64	3.22	58	4.95	5.29
29	1.73	2.39	44	2.73	3.31	59	5.23	5.52
30	1.78	2.43	45	2.83	3.39	60	5.51	5.77

Above rates adopted in 1923 and applied to members at attained ages. Also issues endowment at age 70. Specimen rates follow: age 16, $1.40; age 30, $2.01; age 40, $2.80; age 50, $4.49; age 60, $9.79; Above plans provide for surrender, paid-up and extended insurance features after three years membership.

Expense of management provided by per cent of payments.

Deaths per 1,000 benefit members in 1926, 32.

Number of payments: 1926, 13.

Benefits paid in 1926, $85,376.

Insurance in force, Jan. 1, 1927, $2,116,510.
Benefit membership, Jan. 1, 1927, 2,427.
Subordinate lodges, Jan. 1, 1927, 17. JURISDICTION: Mass.
Assets, Jan. 1, 1927, $58,063.07.
Liabilities, Jan. 1, 1927, $7,915.39.

Homesteaders Life Association, The

Supreme Office, 416 Seventh St., Des Moines, Ia. Organized 1906.

HARRY J. GREEN, *President*, Des Moines, Iowa.
A. H. COREY, *Secretary*, Des Moines, Iowa.
F. K. COREY, *Acting Secretary*, Des Moines, Iowa.
CHAS. M. WHICHER, M. D., *Medical Director*, Des Moines, Iowa.
F. H. DEWEY, *General Attorney*, Des Moines, Iowa.

Commenced business as an order, February 13, 1906.

Issues certificates for $500 to $25,000 on American four plan on the following participating level annual rates on $1,000:

Age	Form D	Form E	Form G	Form G Monthly	Form H	Form J	Form F
16	$16.75	$25.25	$13.25	$1.20	$20.45	$18.45	$11.00
17	17.05	25.60	13.50	1.20	20.80	18.95	11.15
18	17.35	26.00	13.80	1.25	21.10	19.45	11.25
19	17.85	26.45	14.10	1.25	21.45	20.00	11.40
20	18.20	26.85	14.40	1.30	21.85	20.60	11.50
21	18.55	27.35	14.70	1.30	22.20	21.25	11.65
22	18.95	27.80	15.05	1.35	22.60	21.90	11.80
23	19.35	28.30	15.40	1.40	23.00	22.60	11.95
24	19.90	28.80	15.80	1.40	23.45	23.30	12.10
25	20.35	29.35	16.20	1.45	23.90	24.10	12.30
26	20.80	29.90	16.60	1.50	24.35	24.95	12.45
27	21.30	30.45	17.05	1.55	24.85	25.80	12.65
28	21.95	31.10	17.50	1.60	25.35	26.75	12.85
29	22.50	31.70	18.00	1.60	25.90	27.75	13.05
30	23.05	32.35	18.55	1.65	26.45	28.80	13.25
31	23.70	33.00	19.10	1.70	27.00	29.95	13.50
32	24.45	33.75	19.65	1.75	27.60	31.15	13.75
33	25.15	34.45	20.30	1.85	28.25	32.45	14.00
34	26.00	35.20	20.95	1.90	28.90	33.80	14.25
35	26.80	36.00	21.65	1.95	29.60	35.30	14.55
36	27.60	36.85	22.35	2.00	30.35	36.90	14.85
37	28.60	37.75	23.15	2.10	31.10	38.60	15.15
38	29.55	38.65	23.95	2.15	31.90	40.40	15.50
39	30.60	39.65	24.85	2.25	32.75	42.40	15.85
40	31.80	40.70	25.75	2.30	33.60	44.50	16.20
41	32.90	41.80	26.70	2.40	34.55	46.85	16.60
42	34.20	43.00	27.80	2.50	35.50	49.35	17.05
43	35.55	44.25	28.95	2.60	36.55	52.05	17.50
44	37.00	45.65	30.15	2.70	37.65	55.05	18.00
45	38.60	47.05	31.40	2.85	38.80	58.30	18.50
46	40.25	48.50	32.80	2.95	40.05	61.85	19.05
47	42.15	50.15	34.25	3.10	41.35	65.75	19.65
48	44.30	51.80	35.80	3.20	42.75	70.05	20.25
49	46.55	53.55	37.45	3.35	44.20	74.85	20.95
50	49.05	55.45	39.20	3.55	45.75	80.10	21.65
51	51.85	57.40	41.10	3.70	47.40	86.00	
52	54.80	59.60	43.10	3.90	49.20	92.60	
53	58.25	62.00	45.25	4.05	51.10	100.10	
54	62.05	64.50	47.55	4.30	53.10	108.55	
55	66.35	67.25	50.00	4.50	55.25	118.25	

Applicants accepted to age 55 for Forms D, E, H and J, to age 60 for Form G and to age 50 for Form F.

Form D, whole life, "complete protection"; Form E, complete protection, 20-payment life; Form G, ordinary life; Form H, 20-payment life; Form J, death and endowment; Form F, term to age 60. Rates for Form G, after age 55, are: age 56, $52.60; age 57, $55.40; age 58, $58,40; age 59, $61.60; age 60, $65.05.

Expense of management provided by per cent of payments.

Deaths per 1,000 benefit members, 1924, 8.34; 1925, 8.40; 1926, 10.95.

Average age, Jan. 1, 1925, 40.45 years; 1925, 40.88 years; 1926, 40.70 years.

Number of payments: 1924 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1924 to 1927, age 30, $23.05; age 35, $26.80; age 40, $31.80.

Surplus distributed under participation in rates: 1924, $34,794.57; 1925, $30,000; 1926, $49,075.08.

Death benefits paid in 1924, $182,463.02; other benefits, $170,990.21; 1925, $162,980.15; other benefits, $61,179.38; 1926, $180,682.21; other benefits, $75,589.24.

Insurance in force, Jan. 1, 1925, $18,031,870; 1926, $18,430,624; 1927, $19,820,140.

Benefit membership, Jan. 1, 1925, 15,514; 1926, 15,675; 1927, 16,444.

Subordinate lodges, Jan. 1, 1925, 394; 1926, 377; 1927, 354.

Assets, Jan. 1, 1927, $1,370,855.34.

Liabilities, Jan. 1, 1927, $1,086,003.72 (includes $1,011,566.95 reserve).

Actual to expected mortality, Amer. Exp., 72.3%.

Special Features: Men and women admitted. Writes whole life, twenty-payment life, term to age 60 and endowment at age 70 certificates on American-4 table, providing for cash loans, extended and paid-up insurance, double indemnity, accident, surgical, maternity and total permanent disability features. Valuation of outstanding certificates, Dec. 31, 1926, 110%. Jurisdiction: Ariz., Ark., Cal., Col., Ill., Ia., Kas., Minn., Mo., Mont., Neb., N. M., N. D., Okla., Ore., Pa., S. D., Tex., Utah, Wash., W. Va., Wyo.

Hungarian Aid Association of America

Headquarters, 1412 State St., Bridgeport, Conn. Organized 1892.

John Dezso, *President*, Bridgeport, Conn.
John Walko, *Secretary*, Bridgeport, Conn.
Morris Szollosy, *Treasurer*, Bridgeport, Conn.
Leo Scheiber, M. D., *Medical Examiner*, Bridgeport, Conn.

Commenced business as an order Sept. 4, 1892.

Issues certificates for $500 and $1,000 at the following net monthly rates on $1,000 (these rates include $0.50 monthly for sick benefit):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.50	27	$1.80	34	$2.10	40	$2.45
17–19	1.55	28–29	1.85	35	2.15	41	2.50
20–21	1.60	30	1.90	36	2.20	42	2.60
22–23	1.65	31	1.95	37	2.25	43	2.70
24	1.70	32	2.00	38	2.30	44	2.75
25–26	1.75	33	2.05	39	2.40	45	2.85

The above rates were adopted in 1923.

Expense of management provided by per capita of $0.15 monthly included in above rates.

Deaths per 1,000 benefit members in 1926, 19.

Average age, Jan. 1, 1927, 43.48 years.

Number of payments: 1926, 12.
Benefits paid in 1926, $217,778.74.
Insurance in force, Jan. 1, 1927, $8,502,100.
Benefit membership, Jan. 1, 1927, 8,605; juvenile, 2,137.
Subordinate lodges, Jan. 1, 1927, 216.
Assets, Jan. 1, 1927, $866,149.12.
Liabilities, Jan. 1, 1927, $96,447.01.
JURISDICTION: Conn., N. Y. and Pa.

Independent Order Brith Abraham

Home Office, 37 Seventh St., New York, N. Y. Organized 1887.

GUSTAVE HARTMAN, *Grand Master*, New York, N. Y.
MAX. L. HOLLANDER, *Grand Secretary*, New York, N. Y.
NATHAN TURK, *Grand Treasurer*, New York, N. Y.
ISIDORE APFEL, *Counsel*, New York, N. Y.

Commenced business as an order, February 7, 1887.

Issues certificates for $500 on equal assessment plan. Age limits are from age 18 to 45. Monthly rate is $0.80 for $500.

Expense of management provided by per capita tax.

Cost of management, 1917, $46,563.80; 1918, $80,340.24; 1919, $75,436.33; 1920, $69,979.69; 1921, $52,421.92; 1922, $47,241.92; 1923, $49,984.23; 1924, $57,165.97; 1925, $48,314.34; 1926, $74,813.16.

Cost of management per member, 1917, $0.23; 1918, $0.41; 1919; $0.46; 1920, $0.46; 1921, $0.45; 1922, $0.45; 1923, $0.35; 1924, $0.42, 1925, $0.35; 1926, $0.48.

Deaths per 1,000 benefit members in 1917, 9.14; 1918, 13; 1919, 11; 1920, 8; 1921, 8.6; 1922, 13.4; 1923, 14.1; 1924, 14.8; 1925, 16.7; 1926, 19.

Average age, Jan. 1, 1918, 41 years; 1919, 42.5 years; 1920, 44 years; 1921, 47.5 years; 1922, 49.7 years; 1923, 49.4 years; 1924, 48.6 years; 1925, 49.9 years; 1926, 50.6 years; 1927, 51.8 years.

Benefits paid in 1917, $902,350; 1918, $957,875; 1919, $1,341,450; 1920, $970,950; 1921, $893,350; 1922, $946,325; 1923, $1,008,750; 1924, $1,037,550; 1925, $1,100,000; 1926, $1,175,200.

Insurance in force, Jan. 1, 1918, $100,498,500; 1919, $97,736,000; 1920, $81,293,500; 1921, $76,144,500; 1922, $73,284,500; 1923, $71,406,000; 1924, $69,811,000; 1925, $68,018,500; 1966, $66,066,000; 1927, $61,330,000.

Benefit membership, Jan. 1, 1918, 200,997; 1919, 195,472; 1920, 162,587; 1921, 152,289; 1922, 146,569; 1923, 142,812; 1924, 139,622; 1925, 136,037; 1926, 132,132; 1927, 122,660.

Subordinate lodges, Jan. 1, 1918, 763; 1919, 743; 1920, 640; 1921, 612; 1922, 590; 1923, 585; 1924, 574; 1925, 556; 1926, 549; 1927, 528.

Total assets, Jan. 1, 1927, $2,830,398.81.

Total liabilities, Jan. 1, 1927, $304,191.85.

Independent Order Free Sons of Israel

Office, 3109 Broadway, New York, N. Y. Organized 1849.

S. J. LIEBESKIND, *Grand Master*, New York, N. Y.
HENRY J. HYMAN, *Grand Secretary*, New York, N. Y.

Commenced business as a benefit order, March 1, 1871.

Expense of management provided by per capita tax.

Deaths per 1,000 benefit members in 1923, 37.2; 1924, 37.6; 1925, 39.1; 1926, 35.8.

Number of payments: 1923 to 1927, 12 each year.

Benefits paid in 1923, $237,420.56; 1924, $242,314; 1925, $269,982; 1926, $212,358.28.

Insurance in force, Jan. 1, 1923, $5,847,000; 1924, $5,608,500; 1925, $5,352,558; 1926, $5,118,748; 1927, $4,873,767.

Issues certificates $250 to $2,000 at the following level monthly rates on $1,000 (age 18, $1.37):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
19	$1.41	27	$1.71	35	$2.18	43	$2.94
20	1.43	28	1.77	36	2.24	44	3.06
21	1.48	29	1.81	37	2.33	45	3.22
22	1.51	30	1.87	38	2.42	46	3.36
23	1.55	31	1.91	39	2.52	47	3.53
24	1.59	32	1.98	40	2.62	48	3.69
25	1.63	33	2.04	41	2.71	49	3.88
26	1.67	34	2.10	42	2.82	50	4.25

The above rates were adopted in 1917 and include old age, paid-up insurance or disability options at age 70.

Benefit membership, Jan. 1, 1924, 6,451; social, 1,989; 1925, 6,240; social, 2,365; 1926, 6,042; social, 2,535; 1927, 5,803; social, 2,665.

Subordinate lodges, Jan. 1, 1924, 83; 1925, 83; 1926, 78; 1927, 73.

Total assets, Jan. 1, 1927, $1,818,641.76.

Total liabilities, Jan. 1, 1927, $37,285.39.

Independent Order of Foresters

Office of Supreme Court, Temple Bldg., Toronto, Ont. Organized 1874.

W. H. Hunter, *Supreme Chief Ranger*, Toronto, Ont.
Frank E. Hand, *Supreme Vice-Chief Ranger*, Toronto, Ont.
Geo. E. Bailey, *Supreme Secretary*, Toronto, Ont.
Alex. Stewart, *Supreme Treasurer*, Toronto, Ont.
C. B. Dickson, M. D., *Supreme Physician*, Los Angeles, Cal.
C. F. Vogel, *Supreme Counselor*, Chicago, Ill.

Commenced business as an order, June 1, 1877.

Expense of management provided by per cent of payments. Also issues certificates for $250 for women.

Cost of management, 1917, $335,008.86; 1918, $278,021.93; 1919, $325,448.23; 1920, $329,522.66; 1921, $350,965.88; 1922, $343,101.44; 1923, $331,283.18; 1924, $346,952.75; 1925, $352,236.50; 1926, $385,-333.83.

Cost of management per member, 1917, $1.86; 1918, $1.58; 1919, $1.85; 1920, $1.87; 1921, $2.02; 1922, $2.05; 1923, $2.10; 1924, $2.25; 1925, $2.25; 1926, $2.47.

Deaths per 1,000 benefit members, 1917, 13.6; 1918, 15.3; 1919, 13.2; 1920, 11.9; 1921, 11.1; 1922, 11.5; 1923, 12.7; 1924, 11.9; 1925, 11.9; 1926, 13.69.

Number of payments: 1917 to 1927, 12 each year.

Death benefits paid in 1917, $2,543,796.97; other benefits, $1,702,-478.86; 1918, $2,818,125.58; other benefits, $1,760,738.09; 1919, $2,-558,198.36; other benefits, $1,794,152.53; 1920, $2,318,882.65; other benefits, $1,842,662.16; 1921, $2,042,320.28; other benefits, $1,640,-713.07; 1922, $2,125,198.14; other benefits, $1,821,178.16; 1923, $2,-053,804.08; other benefits, $1,462,268.28; 1924, $1,917,722.69; other benefits, $1,467,545.08; 1925, $1,899,064.03; other benefits, $1,362,-248.45; 1926, $2,128,026.39; other benefits, $1,457,113.39.

Insurance in force, Jan. 1, 1918, $175,786,819; 1919, $170,999,917; 1920, $171,064,927; 1921, $172,134,894; 1922, $169,658,075; 1923, $154,108,115; 1924, $149,325,940; 1925, $146,049,974; 1926, $149,-127,369; 1927, $149,714,086.

Issues certificates for $500 to $5,000 at the following inclusive level monthly and yearly rates on $1,000:

	Standard Whole Life	20-Payment Life with Disability Benefits		Life Disability and Old Age Benefits		20-year Endowment with Disability	
Age	Month	Month	Year	Month	Year	Month	Year
16	$1.04	$1.75	$19.53	$1.16	$12.79	$3.40	$39.05
17	1.04	1.77	19.82	1.19	13.10	3.40	39.08
18	1.04	1.80	20.13	1.22	13.43	3.41	39.11
19	1.06	1.83	20.46	1.25	13.79	3.42	39.15
20	1.08	1.86	20.80	1.28	14.16	3.43	39.19
21	1.11	1.89	21.16	1.32	14.56	3.43	39.24
22	1.14	1.92	21.53	1.35	14.98	3.44	39.29
23	1.17	1.95	21.91	1.39	15.43	3.44	39.34
24	1.20	1.99	22.30	1.43	15.90	3.45	39.40
25	1.23	2.03	22.71	1.48	16.40	3.45	39.46
26	1.26	2.07	23.14	1.52	16.93	3.46	39.53
27	1.30	2.11	23.60	1.57	17.49	3.46	39.61
28	1.34	2.15	24.09	1.62	18.09	3.47	39.70
29	1.38	2.19	24.60	1.68	18.73	3.48	39.79
30	1.42	2.24	25.14	1.74	19.41	3.49	39.88
31	1.47	2.29	25.71	1.80	20.14	3.50	39.98
32	1.52	2.34	26.31	1.87	20.91	3.51	40.12
33	1.58	2.39	26.94	1.94	21.75	3.53	40.28
34	1.64	2.45	27.60	2.02	22.64	3.55	40.47
35	1.70	2.52	28.29	2.11	23.60	3.57	40.70
36	1.77	2.59	29.12	2.20	24.63	3.60	40.97
37	1.84	2.67	30.00	2.29	25.73	3.63	41.29
38	1.92	2.75	30.90	2.40	26.91	3.66	41.67
39	2.00	2.83	31.85	2.51	28.17	3.70	42.12
40	2.08	2.91	32.84	2.63	29.52	3.74	42.64
41	2.17	3.00	33.92	2.75	30.97	3.79	43.16
42	2.27	3.10	35.09	2.89	32.53	3.84	43.74
43	2.38	3.21	36.31	3.04	34.21	3.90	44.38
44	2.50	3.33	37.58	3.19	36.03	3.96	45.08
45	2.62	3.45	38.96	3.37	37.99	4.03	45.84
46	2.75	3.57	40.40	3.55	40.13	4.11	46.67
47	2.90	3.70	41.91	3.76	42.45	4.20	47.57
48	3.06	3.83	43.54	3.98	44.97	4.29	48.55
49	3.23	3.97	45.30	4.22	47.74	4.38	49.61
50	3.42	4.12	47.13	4.48	50.77	4.48	50.77
51	3.63	4.29	49.19	4.78	54.13	4.61	52.08
52	3.86	4.49	51.60	5.10	57.84	4.77	53.62
53	4.11	4.73	54.38	5.47	61.99	4.97	55.62
54	4.38	5.02	57.55	5.87	66.65	5.23	58.45
55	4.68	5.37	60.88	6.34	71.92	5.55	62.42

Benefit membership, Jan. 1, 1918, 179,713; 1919, 175,109; 1920, 175,683; 1921, 176,265; 1922, 173,654; 1923, 159,722; 1924, 154,735; 1925, 151,319; 1926, 153,953; 1927, 155,712.

Subordinate lodges, Jan. 1, 1918, 3,448; 1919, 3,400; 1920, 3,291; 1921, 3,224; 1922, 3,191; 1923, 3,092; 1924, 2,945; 1925, 2,776; 1926, 2,725; 1927, 3,057.

Assets, Jan. 1, 1927, $39,839,393.85 (includes $10,772,336 liens).

Liabilities, Jan. 1, 1927, $38,738,224.97 (includes $37,313,464 re-

serves).

JURISDICTION: United States, Canada, Great Britain, Ireland, Norway, Denmark and Ceylon.

SPECIAL FEATURES: Health and accident insurance. Total and permanent disability and old age disability benefits; cessation of monthly payments at age 70 at option of member. Men and women admitted. Orphans of members cared for. Consumptive members treated in two sanatoria.

Independent Order of St. Luke

Office of Grand Council, 900-904 St. James St., Richmond, Va. Organized 1867.

SARAH A. CLARK, *R. W. G. Chief*, New York, N. Y.
MAGGIE L. WALKER, *R. W. G. Secretary and Treasurer*, Richmond, Va.
WM. H. HUGHES, M. D., *Chief Medical Examiner*, Richmond, Va.
J. THOS. HEWIN, *Attorney*, Richmond, Va.

Commenced business as an order, 1867.

Issues whole life certificates for $100 to $500 at the following net level monthly rates on $500 (ages 16–19, $0.60).

Age	Rate	Age	Rate	Age	Rate	Age	Rate
20–22	$ .65	35–36	$ .95	44	$1.25	50	$1.60
23–25	.70	37–38	1.00	45	1.30	51	1.70
26–27	.75	39	1.05	46	1.35	52	1.75
28–30	.80	40	1.10	47	1.40	53	1.85
31–32	.85	41–42	1.15	48	1.50	54	1.90
33–34	.90	43	1.20	49	1.55	55	2.00

The above rates took effect March 1, 1922. Expense of management provided by per capita tax and entrance fees.

Cost of management, 1922, $62,192.77; 1923, $68,525.92; 1924, $65,580.74; 1925, $72,272.43; 1926, $78,377.64.

Cost of management per member, 1922, $1.49; 1923, $1.22; 1924, $1.12; 1925, $1.29; 1926, $1.04.

Deaths per 1,000 benefit members, 1921, 6.59; 1922, 5.86; 1923, 5.61; 1924, 5.06; 1925, 13.96; 1926, 12.85.

Average age, Jan. 1, 1922, 38.38 years; 1923, 36.8 years; 1924, 37 years; 1925, 38 years; 1926, 29 years; 1927, 29 years.

Number of payments: 1921 to 1927, 12 each year.

Amount collected per $1,000 each year: 1921 to 1927, age 30, $19.20; age 35, $22.80; age 40, $26.40.

Death benefits paid in 1921, $77,696.45; 1922, $85,045; 1923, $91,469.32; 1924, $93,215.16; 1925, $106,513.32; 1926, $111,876.70.

Insurance in force, Jan. 1, 1922, $4,949,800; 1923, $5,039,500; 1924, $5,653,900; 1925, $7,886,400; 1926, $8,145,880; 1927, $8,661,180.

Benefit membership (including juvenile), Jan. 1, 1922, 49,498; 1923, 48,941; 1924, 52,907; 1925, 74,598; 1926, 75,392; 1927, 77,771.

Subordinate lodges, Jan. 1, 1922, 957; 1923, 1,335; 1924, 1,102; 1925, 1,200; 1926, 1,190; 1927, 1,206.

Total assets, Jan. 1, 1927, $383,781.46.

Total liabilities, Jan. 1, 1927, $9,937.14.

Men and women admitted. Juvenile department, 20,486 members.

Independent Order of Svithiod

Home Office, 139 N. Clark Street, Chicago, Ill. Organized 1880.

SAMUEL PETERSON, *Grand Master*, Chicago, Ill.
JOHN A. SANDGREN, *Secretary*, Chicago, Ill.
ANDREW RASMUSSON, *Treasurer*, Chicago, Ill.
C. G. RYDIN, M. D., *Chief Medical Examiner*, Chicago, Ill.

Commenced business as an order, September 2, 1881.

Issues certificates for $100, $500 and $1,000 at the following net level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–20	$ .90	30–31	$1.25	38	$1.65	45	$2.20
21–22	.95	32	1.30	39	1.70	46	2.25
23–24	1.00	33	1.35	40	1.75	47	2.35
25	1.05	34	1.40	41	1.85	48	2.45
26–27	1.10	35	1.45	42	1.95	49	2.65
28	1.15	36	1.55	43	2.00	50	2.75
29	1.20	37	1.60	44	2.10		

Above rates took effect Jan. 1, 1913, and applied to new members.

Expense of management provided by per capita and admission fees.

Cost of management, 1921, $12,320.95; 1922, $12,178.19; 1923, $13,917.03; 1924, $15,701.86; 1925, $16,130.77; 1926, $16,244.79.

Cost of management per member, 1921, $1.00; 1922, $0.95; 1923, $0.95; 1924, $1.05; 1925, $1.05; 1926, $1.03.

Deaths per 1,000 benefit members, 1921, 5.16; 1922, 7; 1923, 7.72; 1924, 8.1; 1925, 7.5; 1926, 8.

Average age, Jan. 1, 1922, 39.2 years; 1923, 39.51 years; 1924, 38.94 years; 1925, 39.14 years; 1926, 39.53 years; 1927, 39.72 years.

Number of payments: 1920 to 1927, 12 each year.

Amount collected per $1,000 each year: 1920 to 1927, age 30, $15.00; age 35, $17.40; age 40, $21.00.

Death benefits in 1921, $45,500; 1922, $60,600; 1923, $73,850; 1924, $74,500; 1925, $78,000; 1926, $86,750.

Insurance in force, Jan. 1, 1922, $7,118,900; 1923, $7,462,800; 1924, $8,116,500; 1925, $8,385,300; 1926, $8,565,700; 1927, $8,666,700.

Benefit membership, Jan. 1, 1922, 12,319; social, 275; 1923, 13,036; social, 279; 1924, 14,493; social, 273; 1925, 15,171; social, 265; 1926, 15,628; social, 259; 1927, 15,846; social, 257.

Subordinate lodges, Jan. 1, 1922, 63; 1923, 64; 1924, 65; 1925, 65; 1926, 66; 1927, 66.

Cost of joining: $3.00 and medical examination.

Total assets, Jan. 1, 1927, $980,060.91.

Total liabilities, Jan. 1, 1927, $10,557.78.

JURISDICTION: Illinois, Indiana, Minnesota, Missouri, Washington.

SPECIAL FEATURES: Actual to expected mortality, N. F. C. table, 87.5%. Interest rate realized, 6.5%. Membership restricted to men and women of Swedish extraction. Sick and funeral benefits through local lodges.

Independent Order of Vikings

Grand Lodge, 80 W. Washington St., Chicago, Ill. Organized 1896.

FELIX JOHNSON, *Grand Chief*, Chicago, Ill.
ERIK THULIN, *Grand Secretary*, Chicago, Ill.
ALFRED HULT, *Grand Treasurer*, Chicago, Ill.
C. A. LOFGREN, M. D., *Chief Medical Examiner*, Chicago, Ill.
JOHN A. LINDEN, *Chief Counselor*, Chicago, Ill.

Commenced business as an order, Jan. 2, 1896.

Expense of management provided by per capita tax.

Deaths per 1,000 benefit menbers in 1920, 8.8; 1921, 7.8; 1922, 7.3; 1923, 8.38; 1924, 8.99; 1925, 8.7; 1926, 8.2.

Average age, Jan. 1, 1921, 33.9 years; 1922, 37 years; 1923, 35 years; 1924, 34 years; 1925, 34 years; 1926, 34.5 years; 1927, 36.4 years.

Number of payments: 1920 to 1927, 12 each year.

Issues certificates for $100 to $1,000 at the following level net monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$ .77	25	$1.04	32	$1.31	39	$1.69
19	.82	26	1.07	33	1.35	40	1.76
20	.87	27	1.11	34	1.40	41	1.83
21	.93	28	1.14	35	1.45	42	1.91
22	.96	29	1.18	36	1.51	43	1.99
23	.98	30	1.22	37	1.57	44	2.07
24	1.01	31	1.26	38	1.63		

The above rates took effect July 1, 1914, and applied to existing members as of age at entry.

Amount collected per $1,000 each year: 1920 to 1926, age 30, $14.64; age 35, $17.28; age 40, $21.12.

Benefits paid in 1920, $18,447.72; 1921, $19,947; 1922, $17,291; 1923, $28,484; 1924, $21,356; 1925, $26,450; 1926, $29,441.

Insurance in force, Jan. 1, 1921, $2,559,250; 1922, $2,611,950; 1923, $2,844,900; 1924, $3,277,400; 1925, $3,162,750; 1926, $3,249,350; 1927, $3,228,900.

Benefit membership, Jan. 1, 1921, 8,854; social, 44; 1922, 9,890; social, 44; 1923, 10,643; social, 47; 1924, 10,978; social, 48; 1925, 10,435; social, 54; 1926, 10,515; social, 54; 1927, 10,108; social, 69.

Subordinate lodges, Jan. 1, 1921, 58; 1922, 58; 1923, 58; 1924, 57; 1925, 59; 1926, 61; 1927, 63.

Cost of joining: $5.00.

Total assets, Jan. 1, 1927, $606,078.14.

Total liabilities, Jan. 1, 1927, $3,344.

SPECIAL FEATURES: Membership restricted to men of Swedish birth or descent. Sick benefit paid by local lodges. Home provided for aged members. JURISDICTION: Ill., Ind., Mich., Neb.

Independent Workmens Circle of America

National Office, 86 Leverett Street, Boston, Mass. Organized 1906.

HYMAN HURWITZ, *National Chairman*, Revere, Mass.
DAVID MONOSSON, *Recording Secretary*, Roxbury, Mass.
M. H. TUBIASH, *General Secretary*, Boston, Mass.
J. R. KAGAN, M. D., *General Medical Examiner*, Dorchester, Mass.
G. F. WENRICH, *General Counsel*, Boston, Mass.

Commenced business as an order, January 1, 1907.

Issues certificates for $150 to $2,000 on the following monthly table of net step rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18–21	$ .42	30	$ .47	36	$ .53	41	$ .63
22–24	.43	31–32	.48	37	.54	42	.65
25–26	.44	33	.49	38	.56	43	.68
27–28	.45	34	.51	39	.58	44	.71
29	.46	35	.52	40	.60		

The above step rates increase annually to the monthly rate of $ 4.08 at age 69. These rates went into effect Jan. 1, 1919.

Expense of management provided by annual per capita.

Deaths per 1,000 benefit members, 1921, 4.19; 1922, 5.93; 1923, 6.5; 1924, 5.66; 1925, 7.54; 1926, 6.74.

Average age, Jan. 1, 1922, 36.75 years; 1923, 37.44 years; 1924, 38.40

years; 1925, 38.95 years; 1926, 39.84 years; 1927, 40.22 years.

Number of payments: 1921 to 1927, 12 each year.

Amount collected per $1,000 (step rates) each year: 1921 to 1927, age 30, $5.64; age 35, $6.24; age 40, $7.20.

Death benefits paid in 1921, $7,923.28; other benefits, $25,309; 1922, $21,023.92; other benefits, $24,126.50; 1923, $18,253.60; other benefits, $27,765; 1924, $14,233.33; other benefits, $26,838.75; 1925, $19,129.58; other benefits, $30,168.75; 1926, $14,529.75; other benefits, $28,573.

Insurance in force, Jan. 1, 1922, $3,010,700; 1923, $3,019,150; 1924, $3,078,450; 1925, $2,992,000; 1926, $3,055,000; 1927, $3,277,650.

Benefit membership, Jan. 1, 1922, 5,968; 1923, 5,726; 1924, 5,576; 1925, 5,298; 1926, 5,431; 1927, 5,933.

Subordinate lodges, Jan. 1, 1922, 74; 1923, 77; 1924, 71; 1925, 67; 1926, 68; 1927, 74.

Total assets, Jan. 1, 1927, $157,172.34.

Total liabilities, Jan. 1, 1927, $34,251.19.

JURISDICTION: Mass., Conn., Ill., N. J., Penn., N. H. and Me.

SPECIAL FEATURES: Men and women admitted. Valuation, 110.5%. Interest rate realized, 3.62%. Ratio of actual to expected mortality, N. F. C. table, 80.5%. One tuberculosis benefit of 19 weeks available for each member.

Italo-American National Union

Home Office, 8 South Dearborn St., Chicago, Ill. Organized 1895.

BERNARD P. BARASA, *Supreme President*, Chicago, Ill.
P. SCADUTO, *Supreme Secretary*, Chicago, Ill.
V. E. FERRARA, *Supreme Treasurer*, Chicago, Ill.
S. INGRAO, M. D., *Supreme Medical Director*, Chicago, Ill.

Commenced business as an order, 1895.

Issues certificates for $300 to $1,500 at the following net level monthly whole life rates on $1,000: Ages 17 to 23, $0.95; 24 to 29, $1.00; 30 to 35, $1.10; 36 to 41, $1.20; 42 to 45, $1.40; 46 and 47, $1.65; 48 and 49, $1.95; 50, $2.00. Also issues juvenile certificates.

Expense of management provided by monthly per capita of $0.20.

Deaths per 1,000 benefit members in 1925, 10.9; 1926, 13.1.

Benefits paid in 1925, $46,046.49; 1926, $54,600.

Insurance in force, Jan. 1, 1926, $5,019,000; 1927, $4,861,900.

Benefit membership, Jan. 1, 1926, 3,346; 1927, 3,348.

Subordinate lodges, Jan. 1, 1926, 32; 1927, 35.

Assets, Jan. 1, 1927, $154,583.30.

Liabilities, Jan. 1, 1927, $5,800.

Jewish National Workers' Alliance of America

Home Office, 189 Second Ave., New York, N. Y. Organized 1912.

MEYER L. BROWN, *General President*, New York, N. Y.
LOUIS SEGAL, *General Secretary*, New York, N. Y.
RUBEN PLATTROT, *General Treasurer*, New York, N. Y.
L. STERNBERG, M. D., *Chief Medical Director*, New York, N. Y.

Commenced business as an order, Jan. 6, 1913.

Issues certificates for $100 to $2,000 on American Experience (4%) rates, payable quarterly, participating. Whole life, fifteen and twenty-year certificates issued.

Expense of management provided by per capita, entrance fees and per cent of first four payments.

Deaths per 1,000 benefit members, 1923, 4.2; 1924, 3.2; 1925, 4.55; 1926, 2.7.

Benefits paid in 1923, $25,039.32; 1924, $26,373.67; 1925, $30,132.23; 1926, $27,336.20.

Insurance in force, Jan. 1, 1924, $2,054,300; 1925, $2,293,950; 1926

$2,265,700; 1927, $2,454,350.

Benefit membership, Jan. 1, 1924, 5,426; social, 393; 1925, 6,092; social, 310; 1926, 5,935; social, 450; 1927, 6,320; social, 450.

Subordinate bodies, Jan. 1, 1924, 112; 1925, 122; 1926, 116; 1927, 129.

Total assets, Jan. 1, 1927, $282,999.72.

Total liabilities, Jan. 1, 1927, $20,188.88.

SPECIAL FEATURES: Valuation, 179%. Social and educational work.

Knights of Columbus

Office of Supreme Council, 45 Wall St., New Haven, Conn. Organized 1882.

JAS. A. FLAHERTY, *Supreme Knight*, New Haven, Conn.
WM. J. MCGINLEY, *Supreme Secretary*, New Haven, Conn.
D. J. CALLAHAN, *Supreme Treasurer*, Washington, D. C.
EDWARD W. FAHEY, M. D., *Supreme Physician*, St. Paul, Minn.
LUKE E. HART, *Supreme Advocate*, St. Louis, Mo.

Commenced business as an order, February 2, 1882.

Date of first payment levied, January, 1885.

Issues certificates for $1,000, $2,000, $3,000, $4,000 and $5,000 at the following monthly rates for $1,000: (Col. 1, Monthly rate for first five years on step rates; Col. 2, Monthly 15-year Level Rate after age 55.)

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
18	$ .70	$1.05	29	$ .84	$2.71	40	$1.02	$3.72
19	.72	1.21	30	.85	2.86	41	1.07	3.72
20	.74	1.37	31	.86	2.98	42	1.13	3.72
21	.76	1.52	32	.87	3.08	43	1.20	3.72
22	.77	1.66	33	.88	3.20	44	1.29	3.72
23	.78	1.82	34	.89	3.32	45	1.40	3.72
24	.79	1.99	35	.90	3.44	46	1.55	3.72
25	.80	2.16	36	.91	3.54	47	1.75	3.72
26	.81	2.31	37	.93	3.61	48	2.02	3.72
27	.82	2.43	38	.95	3.70	49	2.37	3.72
28	.83	2.57	39	.98	3.72	50	2.82	3.72

Members on attaining age 55 have the option of lower-rate plans (not here shown), for insurance beyond age 55. Level Rate certificates are entitled to assessment loans, paid-up insurance or extended insurance.

Expense of management provided by per capita tax.

Cost of management, 1917, $275,946.32; 1918, $323,417.62; 1919, $433,262.85; 1920, $573,441.42; 1921, $705,787.85; 1922, $643,343.03; 1923, $667,329.95; 1924, $787,529.98; 1925, $861,792.80; 1926, $875,158.86.

Cost of management per member, 1917, $0.70; 1918, $0.74; 1919, $0.74; 1920, $0.80; 1921, $0.92; 1922, $0.83; 1923, $0.86; 1924, $1.03; 1925, $1.17; 1926, $1.24.

Deaths per 1,000 benefit members in 1917, 7.7; 1918, 15.04; 1919, 8.49; 1920, 6.4; 1921, 5.38; 1922, 5.92; 1923, 6.53; 1924, 6.3; 1925, 6.4; 1926, 7.

Average age, Jan. 1, 1918, 35 years; 1919, 35 years; 1920, 34 years; 1921, 33 years; 1922, 33 years; 1923, 33 years; 1924, 33.5 years; 1925, 34 years; 1926, 34 years; 1927, 35 years.

Number of payments each year: 1917 to 1921, 12 each year; 1921, 11; 1922, 11; 1923, 10; 1924, 10; 1925, 10; 1926, 9.

Amount collected per $1,000 (step rates) each year: 1917 to 1920, age 30, $10.20; age 35, $10.80; age 40, $11.88; 1921 to 1923, age 30, $9.35; age 35, $9.90; age 40, $10.89; 1923 to 1926, age 30; $8.50; age 35, $9.00; age 40, $10.20; 1926, age 30, $7.65; age 35, $8.10; age 40, $9.18.

Death benefits paid in 1917, $987,925.62; 1918, $1,543,559.44; 1919, $1,753,782.50; 1920, $1,256,470.82; 1921, $1,217,933.41; 1922, $1,410,783.99; 1923, $1,567,812.47; 1924, $1,566,544.35; 1925, $1,674,941.24; 1926, $1,761,000.06.

Insurance in force, Jan. 1, 1918, $131,679,400; 1919, $137,214,434; 1920, $176,766,562; 1921, $217,224,510; 1922, $236,613,862; 1923, $241,295,111; 1924, $249,172,196; 1925, $255,740,741; 1926, $258,592,464; 1927, $259,211,374.

Benefit membership, Jan. 1, 1918, 123,979; social, 268,828; 1919, 128,935; social, 304,932; 1920, 165,421; social, 416,794; 1921, 202,359; social, 507,930; 1922, 219,503; social, 547,339; 1923, 223,149; social, 551,077; 1924, 229,333; social, 542,622; 1925, 234,723; social, 524,128; 1926, 236,231; social, 498,098; 1927, 235,704; social, 469,017.

Subordinate lodges, Jan. 1, 1918, 1,788; 1919, 1,819; 1920, 1,937; 1921, 2,080; 1922, 2,200; 1923, 2,289; 1924, 2,368; 1925, 2,412; 1926, 2,448; 1927, 2,480.

Cost of joining, $10.00.

Total assets, Jan. 1, 1927, $25,008,352.75.

Total liabilities, Jan. 1, 1927, $312,422.11.

JURISDICTION: United States, Canada, Mexico, Philippine Islands, Cuba, Newfoundland, Porto Rico, Panama, Alaska.

Valuation on Fraternal American table, 130.79%. Valuation surplus, $5,703,859.38. Reserves, $18,527,214.11. Actual to expected mortality, 72.21%.

SPECIAL FEATURES: Men only admitted. The insurance is on the step rate basis until age fifty-five. Thereafter several options are afforded with right to paid-up or extended insurance on lapsing.

Old Age Benefit Concessions. Level Rate certificates in force January 1st, 1927, received concessions valued at $836,000 in reserves. (Full details appear in new Table IX published by the society.)

Knights of Pythias, Supreme Lodge—Insurance Department

Offices, Meridian and St. Joseph Sts., Indianapolis, Ind. Organized 1877.

HARRY WADE, *President*, Indianapolis, Ind.

W. A. JENKINS, *Secretary*, Indianapolis, Ind.

GEO. G. MCCONNELL, M. D., *Medical Examiner*, Indianapolis, Ind.

S. H. ESAREY, *General Counsel*, Indianapolis, Ind.

Commenced business as an insurance society, October 1, 1877.

Expense of management, in Fifth Class provided by expense loading.

Cost of management, 1919, $173,430.50; 1920, $200,747.70; 1921, $230,290.08; 1922, $196,097.68; 1923, $187,705.41; 1924, $203,160.61; 1925, $206,133.30; 1926, $236,728.98.

Cost of management per member, 1919, $2.29; 1920, $2.47; 1921, $2.75; 1922, $2.32; 1923, $2.15; 1924, $2.30; 1925, $2.30; 1926, $2.64.

Deaths per 1,000 benefit members, 1919, 15.45; 1920, 13.59; 1921, 14.01; 1922, 14.09; 1923, 13.59; 1924, 14.72; 1925, 14.12; 1926, 14.76.

Number of payments in Fifth Class: 1919 to 1924, 11 each year. 1924, 10, 1925, 10, 1926 to 1927, 10 each year.

Amount collected per $1,000 (whole life) each year: 1919 to 1924, age 30, $19.25; age 35, $22.00; age 40, $25.30; 1924 to 1927, age 30, $17.50; age 35, $20.00; age 40, $23.00.

Benefits paid in 1919, $1,881,975.69; 1920, $1,606,078.15; 1921, $1,774,915.98; 1922, $2,102,343.41; 1923, $2,128,260.19; 1924, $2,371,866.05; 1925, $2,412,993.82; 1926, $2,426,526.04.

Insurance in force, Jan. 1, 1920, $101,248,894; 1921, $108,865,799; 1922, $112,148,943; 1923, $114,878,254; 1924, $117,408,654; 1925, $120,033,262; 1926, $121,538,568; 1927, $120,712,424.

Issues certificates for $250 to $10,000 in the "Fifth Class," at the following participating monthly rates on $1,000 for the several plans:

Age	Plan "A"	Plan "B"	Plan "C"	Plan "D"	Plan "E-A"	Plan "E-B"	Plan "G-A"	Plan "G-B"
21	$1.40	$2.05	$1.10	$1.15	$1.30	$1.90	$1.50	$2.10
22	1.45	2.10	1.10	1.15	1.35	1.95	1.55	2.15
23	1.50	2.15	1.10	1.15	1.40	2.00	1.55	2.20
24	1.50	2.15	1.10	1.20	1.40	2.00	1.60	2.25
25	1.55	2.20	1.10	1.20	1.45	2.05	1.65	2.30
26	1.60	2.25	1.10	1.25	1.50	2.10	1.70	2.35
27	1.60	2.30	1.10	1.25	1.50	2.15	1.75	2.40
28	1.65	2.35	1.15	1.25	1.55	2.20	1.80	2.45
29	1.70	2.40	1.15	1.30	1.55	2.20	1.85	2.50
30	1.75	2.45	1.15	1.30	1.60	2.25	1.90	2.55
31	1.80	2.50	1.15	1.30	1.65	2.30	1.95	2.60
32	1.85	2.55	1.15	1.35	1.70	2.35	2.00	2.65
33	1.90	2.60	1.15	1.35	1.75	2.40	2.05	2.70
34	1.95	2.65	1.20	1.40	1.80	2.45	2.10	2.75
35	2.00	2.70	1.20	1.40	1.85	2.50	2.20	2.80
36	2.05	2.75	1.25	1.45	1.90	2.55	2.25	2.85
37	2.10	2.80	1.25	1.50	1.95	2.60	2.35	2.90
38	2.15	2.85	1.25	1.50	2.00	2.65	2.40	2.95
39	2.25	2.90	1.25	1.55	2.10	2.70	2.50	3.05
40	2.30	2.95	1.30	1.60	2.15	2.75	2.60	3.15
41	2.40	3.05	1.30	1.65	2.20	2.80	2.75	3.25
42	2.50	3.15	1.35	1.70	2.30	2.90	2.85	3.35
43	2.60	3.25	1.35	1.75	2.40	3.00	3.00	3.45
44	2.70	3.35	1.40	1.80	2.50	3.10	3.10	3.55
45	2.80	3.45	1.45	1.85	2.60	3.20	3.25	3.65
46	2.90	3.55	1.50	1.90	2.70	3.30	3.40	3.75
47	3.00	3.65	1.50	1.95	2.80	3.40	3.55	3.85
48	3.15	3.75	1.55	2.00	2.90	3.50	3.75	3.95
49	3.30	3.85	1.60	2.05	3.05	3.60	3.95	4.05
50	3.45	3.95	1.70	2.10	3.20	3.70	4.15	4.15
51	3.60	4.10	1.75	2.20	3.35	3.80	4.40	
52	3.75	4.25	1.85	2.25	3.50	3.90	4.65	
53	3.90	4.40	1.95	2.35	3.65	4.05	4.90	
54	4.10	4.55	2.05	2.45	3.80	4.20	5.20	
55	4.25	4.70	2.15	2.50	3.95	4.35	5.55	
56	4.45	4.85	2.30	2.60	4.10	4.50	6.00	
57	4.65	5.05	2.45	2.70	4.30	4.65	6.45	
58	4.90	5.25	2.60	2.80	4.50	4.85	7.00	
59	5.15	5.45	2.80	2.90	4.75	5.05	7.60	
60	5.40	5.70	3.00	3.00	5.00	5.30	8.35	
61	5.65		3.20					
62	5.95		3.45					
63	6.25		3.70					
64	6.60		4.00					
65	6.95		*6.95					

(*) Level for life; thereafter at $6.95 per month. New members will be admitted only from ages 18 to 60 years, inclusive.

"A" is level life plan; "B" is 20-year payment plan; "C" is modified step-rate plan; "D" is level plan to age 65. Plan "E-A" level premium monthly income; plan "E-B" twenty-payment life monthly income; "G-A" is whole life with old age provision for annual payments of one-tenth of amount, beginning at age seventy; "G-B" is the same as "G-A" with the exception that the payments of the member to the

society are limited to twenty years. Certificates also issued in plan "H-A" under which the amount of the certificate is payable in one hundred monthly installments at the death of the member. The rates of monthly payments are less than plan "E-A."

The above rates went into effect Jan. 1, 1907, and applied to existing members at attained ages.

Membership, Jan. 1, 1920, 76,040; 1921, 81,119; 1922, 83,724; 1923, 85,537; 1924, 87,436; 1925, 89,271; 1926, 89,890; 1927, 89,376.

Subordinate sections, Jan. 1, 1920, 4,227; 1921, 4,286; 1922, 4,237; 1923, 3,933; 1924, 3,975; 1925, 3,995; 1926, 3,885; 1927, 3,850.

Assets, Jan. 1, 1927, $20,953,788.66.

Liabilities, Jan. 1, 1927, $18,556,437.93 (includes $17,970,200.76 reserve).

JURISDICTION: All states and territories, Canada and Hawaii.

SPECIAL FEATURES: Paid-up and extended insurance. Ratio of actual to expected mortality, A. E. table, 81%. Interest rate realized, 5.35%. Valuation, 111%. Loans for the purpose of maintaining the certificate. Men only admitted.

Knights of Pythias of N. A., S. A., E., A., A. and A.

Home Office, 2549 Elm Street, Dallas, Tex. Organized 1903.

S. W. GREEN, *Supreme Chancellor*, New Orleans, La.
W. S. WILLIS, *Secretary*, Dallas, Tex.
S. A. T. WATKINS, *Supreme Attorney*, Chicago, Ill.

Issues certificates for $100, $300 and $500 at the following net level monthly rates on $500:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18–21	$ .65	32–33	$ .90	41	$1.20	46	$1.45
22–23	.70	34–35	1.00	42	1.25	47	1.50
24–25	.75	36–37	1.05	43	1.30	48	1.55
26–28	.80	38–39	1.10	44	1.35	49	1.65
29–31	.85	40	1.15	45	1.40	50	1.75

Expense of management provided by per cent of payments.
Deaths per 1,000 benefit members in 1925, 19; 1926, 12.7; 1927, 16.
Number of payments: 1924 to 1927, 12 each year.
Death benefits paid in 1924, $11,300; 1925, $8,275; 1926, $10,575.
Insurance in force, Jan. 1, 1926, $907,100; 1927, $917,800.
Benefit membership, Jan. 1, 1925, 2,880; 1926, 2,819; 1927, 2,636.
Subordinate lodges, Jan. 1, 1925, 71; 1926, 70; 1927, 70.
Total assets, Jan. 1, 1927, $135,485.77.
Total liabilities, Jan. 1, 1927, $3,125.

Knights of St. George (German Roman Catholic)

Principal Office, 14 Wabash Street, W. E., Pittsburgh, Pa. Organized 1881.

JOS. H. REIMAN, *Supreme President*, Pittsburgh, Pa.
P. JOS. HESS, *Supreme Secretary*, Pittsburgh, Pa.
JOSEPH G. RENVERS, *Supreme Treasurer*, Crafton, Pa.
J. C. HIERHOLZER, M. D., *Supreme Medical Examiner*, Pittsburgh, Pa.
H. L. HEGNER, *Supreme Counselor*, Pittsburgh, Pa.

Commenced business January, 1881.

Expense of management provided by 5% of payments.

Cost of management, 1920, $25,408.54; 1921, $19,822.97; 1922, $22,096.98; 1923, $25,828.22; 1924, $29,445.47; 1925, $29,269.07; 1926, $40,616.47.

Cost of management per member, 1920, $0.64; 1921, $0.53; 1922, $0.59; 1923, $0.67; 1924, $0.70; 1925, $0.69; 1926, $0.94.

Issues certificates for $250 to $2,000 on the following net level monthly rates on $1,000 (Col. 1, ordinary whole life plan; Col. 2, twenty-year payment plan; Col. 3, old age benefit certificate):

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
16–18	$1.20	$1.80	$1.30	35	$1.90	$2.60	$2.30
19	1.20	1.90	1.40	36	2.00	2.60	2.40
20–21	1.30	1.90	1.40	37	2.10	2.70	2.50
22	1.30	2.00	1.50	38	2.20	2.70	2.60
23	1.40	2.00	1.50	39	2.30	2.80	2.70
24	1.40	2.00	1.60	40	2.30	2.90	2.80
25	1.50	2.10	1.60	41	2.40	3.00	2.90
26	1.50	2.10	1.70	42	2.50	3.10	3.00
27	1.50	2.20	1.70	43	2.60	3.20	3.20
28	1.60	2.20	1.80	44	2.80	3.30	3.40
29	1.60	2.30	1.80	45	2.90	3.40	3.60
30	1.70	2.30	1.90	46	3.00	3.50	3.80
31	1.70	2.40	1.90	47	3.10	3.60	4.00
32	1.80	2.40	2.00	48	3.30	3.70	4.20
33	1.80	2.50	2.10	49	3.40	3.80	4.40
34	1.90	2.50	2.20				

The above rates were adopted in 1907, and apply to all members.

Deaths per 1,000 benefit members, 1920, 9.76; 1921, 8.55; 1922, 10.03; 1923, 9.89; 1924, 9.28; 1925, 10.84; 1926, 10.67.

Number of payments: 1894 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1907 to 1927, age 30, $20.40; age 35, $22.80; age 40, $27.60.

Death benefits paid in 1920, $179,205.27; other benefits, $50,925; 1921, $145,614.52; other benefits, $53,741; 1922, $192,439.83; other benefits, $59,225.50; 1923, $187,602.44; other benefits, $58,378; 1924, $175,295.83; other benefits, $61,738; 1925, $210,944.42; other benefits, $65,245.50; 1926, $205,568.11; other benefits, $64,627.50.

Insurance in force, Jan. 1, 1921, $15,284,193; 1922, $15,517,254; 1923, $15,539,179; 1924, $16,002,681; 1925, $16,403,084; 1926,$16,892,262; 1927, $17,211,468.

Benefit membership, Jan. 1, 1921, 22,228; sick benefit and social, 17,264; 1922, 22,675; sick benefit and social, 14,450; 1923, 22,710; sick benefit and social, 14,461; 1924, 23,440; sick benefit and social, 14,772; 1825, 24,018; sick benefit and social, 17,756; 1926, 24,709; sick benefit and social, 17,817; 1927, 25,199; sick benefit and social, 17,714.

Subordinate lodges, Jan. 1, 1921, 292; 1922, 299; 1923, 311; 1924, 324; 1925, 328; 1926, 337; 1927, 347.

Total assets, Jan. 1, 1927, $2,503,563.41.

Total liabilities, Jan. 1, 1927, $37,951.35.

Actual to expected mortality, N. F. C. table, 95.6%. Net interest rate, 4.80%. Valuation, 104.56%. Valuation surplus, $348,605.65.

JURISDICTION: Pa., Ohio, W. Va., N. J., Mich., Ill., Ind., Md.

SPECIAL FEATURES: In Men's Death Benefit Fund insurance is limited, from age fifty to fifty-nine, to $250. In the Women's Benefit Fund wives of members are insured from $100 to $300. In the Sick and Accident Benefit Fund members receive from $3.00 to $9.00 per week. The monthly payments in this fund are from $0.25 to $0.75. Maintains home for aged members and their wives at Wellsburg, W. Va.

Ladies' Auxiliary to the Brotherhood of Railroad Trainmen

Home Office, Atlas Bldg., Columbus, Ohio. Organized 1889.

MRS. CLARA W. BRADLEY, *Grand President*, Columbus, Ohio.
MRS. A. M. STATZER, *Grand Secretary and Treasurer*, Columbus, Ohio.
L. D. WOLFE, M. D., *Grand Medical Examiner*, Columbus, Ohio.
BARTON GRIFFITH, SR., *General Counsel*, Columbus, Ohio.

Commenced business as an order, 1889.
Issues certificates for $499.99 at uniform rate, net basis.
Deaths per 1,000 benefit members in 1925, 6.9; 1926, 8.36.
Benefits paid in 1925, $246,041.67; 1926, $270,950.
Insurance in force, Jan. 1, 1926, $27,697,500; 1927, $27,943,500.
Benefit membership, Jan. 1, 1926, 55,395; 1927, 55,887; social, 2,782.
Subordinate lodges, Jan. 1, 1926, 802; 1927, 817.
Assets, Jan. 1, 1927, $1,185,754.36.
Liabilities, Jan. 1, 1927, $24,616.67.

Ladies' Catholic Benevolent Association

Supreme Office, 443 W. Eleventh St., Erie, Pa. Organized 1890.

Miss Kate Mahoney, *Supreme President*, Troy, N. Y.
Mrs. J. A. Royer, *Supreme Recorder*, Erie, Pa.
Mrs. Mary E. Costello, *Supreme Treasurer*, Brooklyn, N. Y.
Dr. Katherine L. Daly, *Supreme Medical Examiner*, Rochester, N. Y.

Commenced business as an order, April 9, 1890.

Issues certificates for $250 to $1,000 at the following net level monthly rates on $1,000 (Col. 1, whole life; Col. 2, 20-payment life, with paid-up insurance; paid-up insurance after age 58):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
18	$0.90	$1.65	29	$1.24	$2.03	40	$1.86	$2.64
19	.92	1.68	30	1.28	2.07	41	1.94	2.71
20	.94	1.71	31	1.32	2.12	42	2.03	2.79
21	.97	1.74	32	1.37	2.17	43	2.12	2.87
22	1.00	1.77	33	1.42	2.21	44	2.21	2.96
23	1.03	1.80	34	1.47	2.27	45	....	3.06
24	1.06	1.84	35	1.53	2.32	46	....	3.15
25	1.09	1.87	36	1.59	2.38	47	....	3.26
26	1.12	1.91	37	1.65	2.44	48	....	3.37
27	1.16	1.95	38	1.72	2.50	49	....	3.49
28	1.20	1.99	39	1.79	2.57	50	....	3.62

The above ordinary life rates were adopted in 1917 and were applied to new members or members transferring at attained ages. Rates for 20-payment plan adopted in 1926. Also issues term and paid-up certificates.

Expense of management provided by annual per capita tax, certificate fee and first assessments.

Cost of management, 1917, $99,018.91; 1918, $103,521.31; 1919, $93,233.90; 1920, $108,301.49; 1921, $132,296.45; 1922, $138,532.29; 1923, $131,849.12; 1924, $114,479.59; 1925, $163,602.89; 1926, $160,-237.24.

Cost of management per member, 1917, $0.61; 1918, $0.69; 1919, $0.68; 1920, $0.84; 1921, $1.10; 1922, $1.17; 1923, $1.18; 1924, $1.02; 1925, $1.45; 1926, $1.45.

Deaths per 1,000 benefit members in 1917, 10; 1918, 14; 1919, 12; 1920, 13; 1921, 13; 1922, 15; 1923, 16.2; 1924, 16.1; 1925, 16.4; 1926, 18.8.

Average age, Jan. 1, 1918, 41.2 years; 1919, 42.5 years; 1920, 43.8 years; 1921, 44 years; 1922, 45 years; 1923, 45.86 years; 1924, 46 years; 1925, 46.5 years; 1926, 46.9 years; 1927, 47.4 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 (whole life plan) each year: 1918 to 1926, age 30, $15.26; age 35, $18.36; age 40, $22.32.

Death benefits paid in 1927, $1.492,727.06; 1918, $1,498,301.50; 1919, $1,821,742.74; 1920, $1,515,569.50; 1921, $1,395,683.96; 1922, $1,471,-611.89; 1923, $1,481,567.13; 1924, $1,452,237.80; 1925, $1,500,504.90;

1926, $1,678,150.73.

Insurance in force, Jan. 1, 1918, $128,957,750; 1919, $117,631,250; 1920, $106,674,250; 1921, $97,811,500; 1922, $94,362,903; 1923, $86,666,788; 1924, $82,383,110; 1925, $82,412,004; 1926, $81,862,381; 1927, $80,296,048.

Benefit membership, Jan. 1, 1918, 155,941; social, 5,244; 1919, 143,151; social, 5,099; 1920, 130,688; social, 5,269; 1921, 121,023; social, 6,643; 1922, 119,176; social, 6,843; 1923, 110,799; social, 6,850; 1924, 106,053; social, 4,343; 1925, 107,407; social, 4,486; 1926, 107,694; social, 4,653; 1927, 105,681; social, 4,547.

Subordinate lodges, Jan. 1, 1918, 1,292; 1919, 1,278; 1920, 1,271; 1921, 1,251; 1922, 1,247; 1923, 1,244; 1924, 1,237; 1925, 1,226; 1926, 1,220; 1927, 1,214.

Cost of joining: $2.00.

Total assets, Jan. 1, 1927, $13,249,121.98.

Total liabilities, Jan. 1, 1927, $102,936.11.

JURISDICTION: United States and Canada.

SPECIAL FEATURES: Not an auxiliary society. Degree of solvency, 102.81%. Composed of and managed entirely by women.

Liberty Life Assurance Society

Home Office, 4010-12-14 Chestnut St., Philadelphia, Pa. Organized 1900.

ROBERT P. DAVISON, *President,* Philadelphia, Pa.
FRANK P. SAMFORD, *Secretary and Treasurer,* Philadelphia, Pa.
SAMUEL R. CROTHERS, M. D., *Medical Director,* Chester, Pa.
GEO. J. EDWARDS, JR., *Attorney,* Philadelphia, Pa.

Commenced business as an order, February 22, 1901.

Issues certificates for $1,000 to $5,000 on its "Perfection Endowment" plan providing for endowment at age 70, contingent endowment in the event certificate becomes oldest outstanding certificate in its class and division and a death occurs therein, double indemnity and disability benefits at the following level monthly participating rates on $1,000 (Col. 1, monthly; Col. 2, annual):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$2.32	$25.26	30	$3.13	$34.09	44	$5.11	$55.69
17	2.36	25.69	31	3.21	35.04	45	5.34	58.28
18	2.40	26.14	32	3.31	36.06	46	5.60	61.12
19	2.44	26.62	33	3.40	37.14	47	5.89	64.20
20	2.49	27.12	34	3.51	38.29	48	6.19	67.57
21	2.54	27.66	35	3.62	39.53	49	6.53	71.24
22	2.59	28.22	36	3.75	40.85	50	6.90	75.29
23	2.64	28.81	37	3.87	42.26	51	7.31	79.73
24	2.70	29.45	38	4.01	43.78	52	7.76	84.64
25	2.76	30.11	39	4.16	45.41	53	8.26	90.07
26	2.83	30.82	40	4.32	47.16	54	8.82	96.16
27	2.89	31.56	41	4.50	49.06	55	9.44	102.97
28	2.97	32.35	42	4.68	51.10			
29	3.04	33.19	43	4.89	53.29			

Also issues ordinary life, twenty-year payment life and twenty-year endowment certificates for $500 to $5,000 based on American Experience Table 3½%.

Expense of management provided by percentage of dues and first payments.

Deaths per 1,000 benefit certificates, 1917, 8; 1918, 13; 1919, 8.6; 1920, 10.6; 1921, 8.01; 1922, 7.2; 1923, 7; 1924, 4.1; 1925, 5.4; 1926, 6.4.

Number of payments: 1916 to 1926, 12 each year.

Amount collected per $1,000 (ordinary life) each year: 1924 to 1927, age 30, $19.64; age 35, $22.83; age 40, $27.06.

Benefits paid in 1917, $173,300; 1918, $144,000; 1919, $242,418.38; 1920, $175,581.62; 1921, $234,400; 1922, $218,350; 1923, $258,300; 1924, $205,500; 1925, $277,165.13; 1926, $349,774.20.

Insurance in force, Jan. 1, 1918, $19,938,200; 1919, $18,740,200; 1920, $16,709,700; 1921, $16,078,200; 1922, $15,298,200; 1923, $16,673,700; 1924, $17,286,200; 1925, $21,274,200; 1926, $24,040,600; 1927, $26,256,000.

Membership, Jan. 1, 1918, 14,297; 1919, 13,420; 1920, 11,951; 1921, 11,572; 1922, 11,104; 1923, 12,775; 1924, 16,905; 1925, 20,233; 1926, 23,457; 1927, 25,352.

Subordinate lodges, Jan. 1, 1918, 205; 1919, 205; 1920, 210; 1921, 215; 1922, 219; 1923, 177; 1924, 185; 1925, 201; 1926, 216; 1927, 220.

Cost of joining: $5.00.

Assets, Jan. 1, 1927, $546,475.52.

Liabilities, Jan. 1, 1927, $192,120.11. (Includes $75,207 reserve.)

SPECIAL FEATURES: Men and women admitted. Cash, loan, paid-up and extended insurance features after three years' membership. Dues may be paid monthly, quarterly, semi-annually or annually.

Lithuanian Alliance of America

Home Office, 307 W. 30th St., New York, N. Y. Organized 1886.

S. GEGUZIS, *President*, Mahanoy City, Pa.
MISS P. JURGELIUTE, *Secretary*, New York, N. Y.
T. PAUKSTIS, *Treasurer*, Pittston, Pa.
E. G. KLIMAS, M. D., *Medical Examiner*, Philadelphia, Pa.
J. S. LOPATTO, *Counsel*, Wilkes-Barre, Pa.

Commenced business as an order, 1886.

Issues certificates for $150 to $1,000 at the following monthly net whole life rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18–20	$ .88	26–27	$1.08	34	$1.53	41	$1.95
21	.93	28–29	1.21	35–36	1.62	42	2.05
22	.96	30	1.24	37	1.68	43	2.15
23	1.00	31	1.28	38	1.69	44	2.25
24	1.02	32	1.35	39	1.72		
25	1.05	33	1.41	40	1.82		

Expense of management provided by per capita tax and fifty per cent of entrance fees. The above rates were adopted in 1911 and applied to existing members at attained ages.

Deaths per 1,000 beneficiary members, 1921, 9.4; 1922, 8.2; 1923, 10.6; 1924, 11.5; 1925, 10; 1926, 9.06.

Total benefits paid in 1921, $83,192.45; 1922, $78,078; 1923, $95,361; 1924, $119,052; 1925, $133,705; 1926, $136,565.

Insurance in force, Jan. 1, 1922, $4,432,330; 1923, $4,534,280; 1924, $5,796,350; 1925, $6,398,250; 1926, $7,083,800; 1927, $7,669,900.

Benefit membership, Jan. 1, 1922, 12,586; 1923, 12,492; 1924, 14,896; 1925, 15,933; 1926, 17,113; 1927, 17,951.

Subordinate lodges, Jan. 1, 1924, 309; 1925, 321; 1926, 328; 1927, 334.

Total assets, Jan. 1, 1927, $943,319.35.

Total liabilities, Jan. 1, 1927, $30,695.

JURISDICTION: Conn., Ill., Ind., Md., Mich., Mass., N. Y., N. J., Ohio, Pa. Philanthrophy widows' and orphans' funds. Educational loans to members and children of members. Men and women admitted. Juvenile department, 900 members. Cost of joining: $2.00 to $5.00.

Locomotive Engineers' Mutual Life and Accident Insurance Association

Home Office, 1136 B. of L. E. Bldg., Cleveland, O. Organized 1867.

H. P. DAUGHERTY, *Second Vice-President*, Cleveland, O.
C. E. LINDQUIST, *General Secretary*, Cleveland, O.

Commenced business, December 3, 1867.

Issues certificates for $1,500 to $6,000 at the annual rate of $20.33 per $1,000. Certificates provide for paid-up insurance after 40 years membership and for cash and loan features.

Expense of management provided by per cent of payments and entrance fee.

Cost of management, 1919, $65,335.35; 1920, $65,581.12; 1921, $99,683.60; 1922, $86,524.40; 1923, $70,960.32; 1924, $134,646.31; 1925, $93,939.08; 1926, $100,780.67.

Cost of management per member, 1919, $0.81; 1920, $0.78; 1921, $1.17; 1922, $1.04; 1923, $0.81; 1924, $1.57; 1925, $1.09; 1926, $1.10.

Deaths per 1,000 benefit members, 1917, 13.9; 1918, 20; 1919, 13.4; 1920, 13.9; 1921, 11; 1922, 13.2; 1923, 15.5; 1924, 14.5; 1925, 14.6; 1926, 17.2.

Average age, Jan. 1, 1918, 44.5 years; 1919, 44.5 years; 1920, 44.5 years; 1921, 44.5 years; 1922, 44.92 years; 1923, 45.29 years; 1924, 46.7 years; 1925, 45.2 years; 1926, 46.54 years; 1927, 49.48 years.

Benefits paid in 1917, $2,475,464.96; 1918, $3,300,556.53; 1919, $3,011,618.38; 1920, $2,485,976.37; 1921, $2,696,525.18; 1922, $2,663,494.98; 1923, $3,011,922.87; 1924, $3,119,633.28; 1925, $3,211,771.05; 1926, $3,294,368.

Insurance in force, Jan. 1, 1918, $150,260,250; 1919, $161,185,500; 1920, $179,715,540; 1921, $175,275,000; 1922, $179,918,250; 1923, $178,719,750; 1924, $182,835,750; 1925, $185,637,000; 1926, $186,030,750; 1927, $186,238,500.

Benefit certificates, Jan. 1, 1918, 200,347; 1919, 214,914; 1920, 218,450; 1921, 233,701; 1922, 239,892; 1923, 238,293; 1924, 243,781; 1925, 247,513; 1926, 248,041; 1927, 248,318.

Subordinate lodges, Jan. 1, 1918, 855; 1919, 862; 1920, 887; 1921, 873; 1922, 894; 1923, 897; 1924, 901; 1925, 907; 1926, 907; 1927, 913.

Total assets, Jan. 1, 1927, $8,062,741.50.

Total liabilities, Jan. 1, 1927, $82,033.89.

Loyal American Life Association

Home Office, 3952 Ellis Avenue, Chicago, Ill. Organized 1896.

E. J. DUNN, *National President*, Chicago, Ill.
H. D. COWAN, *National Secretary*, Chicago, Ill.
J. A. EASLEY, *National Treasurer*, Springfield, Ill.
BOYLE VANCE, M. D., *National Medical Examiner*, Chicago, Ill.
S. W. DIXON, *National Attorney*, Chicago, Ill.

Commenced business as an order, November 7, 1896.

Cost of management, 1919, $61,659.89; 1920, $61,283.18; 1921, $72,541.62; 1922, $79,854.27; 1923, $81,563.95; 1924, $91,824.04; 1925, $98,337.74; 1926, $103,733.23.

Cost of management per member, 1919, $3.83; 1920, $3.85; 1921, $4.50; 1922, $4.98; 1923, $5.20; 1924, $5.84; 1925, $6.51; 1926, $7.31.

Deaths per 1,000 benefit members, 1919, 15.1; 1920, 15.29; 1921, 12.59; 1922, 13; 1923, 15.86; 1924, 16.21; 1925, 13.17; 1926, 16.84.

Average age, Jan. 1, 1920, 43.56 years; 1921, 45.33 years; 1922, 45.83 years; 1923, 46.42 years; 1924, 47.22 years; 1925, 47.15 years; 1926, 47.8 years; 1927, 48.49 years.

Number of payments: 1900 to 1927, 12 each year.

Issues certificates for $100 to $10,000 at the following Premium Reduction rates on $1,000: Col. 1, annual; Col. 2, semi-annual; Col. 3, quarterly; Col. 4, monthly.

Straight Whole Life					Twenty-Year Payment Life				
Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16–19	$13.79	$7.17	$3.69	$1.27	16–19	$21.55	$11.21	$5.77	$1.98
20	14.16	7.37	3.79	1.30	20	22.03	11.46	5.89	2.02
21	14.56	7.57	3.90	1.33	21	22.52	11.71	6.03	2.06
22	14.99	7.80	4.01	1.37	22	23.03	11.98	6.16	2.11
23	15.43	8.03	4.13	1.41	23	23.57	12.26	6.31	2.16
24	15.89	8.27	4.25	1.46	24	24.13	12.55	6.46	2.21
25	16.37	8.51	4.38	1.50	25	24.71	12.85	6.61	2.27
26	16.89	8.79	4.52	1.55	26	25.32	13.17	6.77	2.32
27	17.44	9.07	4.67	1.60	27	25.96	13.50	6.95	2.38
28	18.01	9.37	4.82	1.65	28	26.61	13.84	7.12	2.44
29	18.61	9.67	4.98	1.71	29	27.31	14.20	7.31	2.50
30	19.24	10.01	5.15	1.77	30	28.03	14.58	7.50	2.57
31	19.92	10.36	5.33	1.83	31	28.77	14.96	7.70	2.63
32	20.63	10.73	5.52	1.89	32	29.55	15.37	7.91	2.71
33	21.37	11.11	5.72	1.96	33	30.36	15.79	8.12	2.78
34	22.16	11.53	5.93	2.03	34	31.20	16.23	8.35	2.86
35	22.99	11.96	6.15	2.11	35	32.09	16.69	8.58	2.94
36	23.87	12.41	6.39	2.19	36	33.01	17.17	8.83	3.03
37	24.80	12.90	6.64	2.27	37	33.97	17.67	9.09	3.12
38	25.79	13.41	6.90	2.36	38	34.97	18.19	9.36	3.21
39	26.81	13.94	7.17	2.46	39	36.01	18.73	9.63	3.30
40	27.91	14.52	7.47	2.56	40	37.11	19.30	9.93	3.40
41	29.07	15.12	7.78	2.67	41	38.24	19.89	10.23	3.50
42	30.29	15.75	8.10	2.79	42	39.43	20.51	10.55	3.61
43	31.59	16.43	8.45	2.90	43	40.67	21.15	10.88	3.73
44	32.96	17.14	8.82	3.02	44	41.96	21.82	11.23	3.85
45	34.41	17.90	9.21	3.15	45	43.32	22.53	11.59	3.97
46	35.88	18.66	9.60	3.29	46	44.75	23.27	11.97	4.10
47	37.60	19.55	10.06	3.45	47	46.24	24.05	12.37	4.24
48	39.35	20.46	10.53	3.62	48	47.83	24.87	12.80	4.38
49	41.31	21.48	11.05	3.79	49	49.49	25.74	13.24	4.54
50	43.19	22.46	11.55	3.97	50	51.25	26.65	13.71	4.70
51	45.29	23.55	12.12	4.15	51	53.11	27.62	14.21	4.87
52	47.53	24.72	12.72	4.36	52	55.09	28.65	14.74	5.05
53	49.93	25.97	13.36	4.58	53	57.19	29.74	15.30	5.24
54	52.48	27.29	14.04	4.81	54	59.41	30.90	15.89	5.45
55	55.21	28.71	14.77	5.06	55	61.80	32.14	16.53	5.67
56	58.13	30.23	15.55	5.33	56	64.35	33.46	17.21	5.90
57	61.25	31.85	16.39	5.62	57	67.07	34.88	17.94	6.15
58	64.60	33.59	17.28	5.92	58	70.00	36.40	18.73	6.42
59	68.17	35.45	18.24	6.25	59	73.15	38.04	19.57	6.71
60	72.01	37.45	19.26	6.60	60	76.53	39.80	20.47	7.02

Adequate rates were adopted in 1911 and applied to members at attained ages. Management expense provided by first year preliminary term, expense loading and entrance fee.

Amount collected per $1,000 (whole life) each year: 1922 to 1927, age 30, $17.28; age 35, $20.65; age 40, $25.09.

Death benefits paid in 1919, $287,090.53; other benefits, $3,044.57; 1920, $249,904.39; other benefits, $2,237.18; 1921, $200,975; other benefits, $5,488.66; 1922, $200,345.02; other benefits, $3,853.41; 1923, $240,034.12; other benefits, $6,712.47; 1924, $252,765.56; other benefits,

$4,730.08; 1925, $200,504.30; other benefits, $4,334.71; 1926, $230,056.63; other benefits, $4,233.69.

Insurance in force, Jan. 1, 1920, $16,478,419; 1921, $16,721,304; 1922, $16,852,865; 1923, $16,616,404; 1924, $16,063,959; 1925, $16,165,462; 1926, $14,958,243; 1927, $14,135,983.

Benefit membership, Jan. 1, 1920, 15,825; social, 34; 1921, 15,952; social, 33; 1922, 16.162; social, 80; 1923, 15,851; social, 80; 1924, 15,411; social, 59; 1925, 15,667; social, 40; 1926, 14,539; social, 29; 1927, 13,837; social, 22.

Subordinate lodges, Jan. 1, 1919, 651; 1920, 613; 1921, 592; 1922, 552; 1923, 535; 1924, 521; 1925, 496; 1926, 445; 1927, 425.

Cost of joining: $4.00.

Total assets, Jan. 1, 1927, $1,084,937.67.

Total liabilities, Jan. 1, 1927, $56,879.05.

Ratio of actual to expected mortality on N. F. C. table, 96.38%. Net interest rate realized, 5.38%. Valuation, 106.88%. Valuation surplus, $68,529.87. 1926 participation, $15,289.46.

Men and women admitted. Cash or loan values, paid up and extended insurance privileges granted after two years' membership, on the basis of 100% of reserve accumulation. Dividends paid on Premium Reduction Policies. First dividends paid February, 1923. Reserve maintained on N. F. C. basis with 4% interest assumption. Total and permanent disability benefits before age 60 with waiver of premiums; also double indemnity accident benefit at low additional cost. Juvenile department being organized.

Loyal Association

Office Supreme Council, 75 Montgomery St., Jersey City, N. J. Organized 1889.

Jacob E. Bab, *Supreme Councilor*, New York, N. Y.
Frank S. Petter, *Supreme Recorder*, Jersey City, N. J.
A. W. Paulsworth, *Supreme Treasurer*, Jersey City, N. J.
H. A. Cohen, M. D., *Medical Examiner-in-Chief*, New York, N. Y.
James B. Kilsheimer, Jr., *Legal Adviser*, New York, N. Y.

Commenced business as an order, November 29, 1889.

Issues certificates from $500 to $2,000 at the following level monthly rates on $1,000 (ordinary life):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.32	26	$1.65	36	$2.22	46	$3.27
17	1.35	27	1.70	37	2.30	47	3.42
18	1.37	28	1.74	38	2.38	48	3.58
19	1.40	29	1.79	39	2.47	49	3.76
20	1.43	30	1.84	40	2.56	50	3.95
21	1.47	31	1.90	41	2.66	51	4.13
22	1.50	32	1.95	42	2.77	52	4.34
23	1.54	33	2.02	43	2.88	53	4.55
24	1.57	34	2.08	44	3.00	54	4.79
25	1.61	35	2.15	45	3.13	55	5.04

The above rates were adopted in August, 1922, for all new members. They are applicable at attained ages of old members for conversion or transfer. Also issues ordinary life, twenty-year payment, paid-up at age 70, old age benefit at age 70 certificates.

Expense of management provided by taking thirty cents monthly per $1,000 and sale of supplies.

Death per 1,000 benefit members, 1923, 19.6; 1924, 20.8; 1925, 19.4; 1926, 27.3.

Number of payments: 1923 to 1927, 12 each year.

Amount collected per $1,000 (ordinary life) each year: 1923 to 1927, age 30, $22.08; age 35, $25.80; age 40, $30.72.

Benefits paid in 1923, $89,996.97; 1924, $90,010.61; 1925, $74,320.74.

Insurance in force, Jan. 1, 1924, $3,667,363; 1925, $3,506,042; 1926, $3,336,828; 1927, $3,178,032.

Benefit membership, Jan. 1, 1924, 2,963; 1925, 2,873; 1926, 2,778; 1927, 2,715.

Subordinate councils, Jan. 1, 1924, 82; 1925, 81; 1926, 75; 1927, 74.

Total assets, Jan. 1, 1927, $360,930.57.

Total liabilities, Jan. 1, 1927, $11,000.

JURISDICTION: Col. Conn., Md., Mass., N. J., N. Y., Pa., Ohio, R. I., Tenn. Men and women admitted.

L'Union St. Jean-Baptiste d'Amerique

Headquarters, 231 Main St., Woonsocket, R. I. Organized 1900.

HENRI T. LEDOUX, *President*, Nashua, N. H.
ELIE VEZINA, *Secretary*, Woonsocket, R. I.
J. ARTHUR FAVREAU, *Treasurer*, Boston, Mass.
F. A. RUEST, M. D., *Medical Examiner*, Pawtucket, R. I.
J. GEORGE LEFAIVRE, *Comptroller*, Syracuse, N. Y.
EUGENE L. JALBERT, *Counsel*, Woonsocket, R. I.

Commenced business as an order, November 1, 1900.

Issues certificates for $100 to $5,000 at the following net level monthly rates on $1,000 (Col. 1, whole life; Col. 2, 20-year payment; Col. 3, old age at 70, payable in 10 annual installments):

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
17	$0.85	$1.32	$0.92	39	$1.69	$2.30	$2.01
18	.93	1.35	.94	40	1.76	2.37	2.11
19	.93	1.38	.97	41	1.83	2.44	2.21
20	.93	1.41	1.00	42	1.91	2.51	2.32
21	.93	1.44	1.03	43	1.99	2.59	2.44
22	.96	1.47	1.06	44	2.07	2.68	2.57
23	.98	1.50	1.09	45	2.16	2.77	2.71
24	1.01	1.54	1.13	46	2.25	2.86	2.86
25	1.04	1.58	1.17	47	2.35	2.96	3.02
26	1.07	1.62	1.20	48	2.45	3.07	3.20
27	1.11	1.66	1.24	49	2.58	3.18	3.39
28	1.14	1.70	1.29	50	2.71	3.29	3.61
29	1.18	1.74	1.34	51	2.83	3.41	3.85
30	1.22	1.79	1.39	52	2.97	3.54	4.12
31	1.26	1.84	1.44	53	3.12	3.68	4.41
32	1.31	1.89	1.50	54	3.28	3.82	4.74
33	1.35	1.94	1.56	55	3.44	3.98	5.10
34	1.40	2.00	1.63	56	3.62	4.16	5.52
35	1.45	2.05	1.69	57	3.88	4.32	6.01
36	1.51	2.11	1.76	58	4.02	4.50	6.58
37	1.57	2.17	1.84	59	4.24	4.70	7.25
38	1.63	2.23	1.92	60	4.48	4.92	8.05

Rates given in Col. 1 were adopted in 1902; Col. 2 and Col. 3, in 1925.

Expense of management provided by per capita tax of twenty cents a month and percentage of first 12 monthly payments.

Cost of management, 1917, $40,521.24; 1918, $47,163.34; 1919, $55,251.26; 1920, $59,449.87; 1921, $81,532.79; 1922, $79,988.84; 1923, $71,674.58; 1924, $82,091.95; 1925, $109,770.26; 1926, $96,565.28.

Cost of management per member, 1917, $1.30; 1918, $1.45; 1919,

$1.65; 1920, $1.57; 1921, $1.96; 1922, $1.91; 1923, $1.60; 1924, $1.76; 1925, $2.19; 1926, $1.87.

Deaths per 1,000 benefit members, 1917, 9.68; 1918, 16.8; 1919, 9.73; 1920, 7.52; 1921, 7.68; 1922, 8.06; 1923, 9.72; 1924, 8.82; 1925, 8.42; 1926, 8.46.

Average age, Jan. 1, 1918, 37.79 years; 1919, 37.85 years; 1920, 37.77 years; 1921, 37.9 years; 1922, 37.9 years; 1923, 39.28 years; 1924, 39.18 years; 1925, 39.34 years; 1926, 39.33 years; 1927, 39.58 years.

Number of assessments: 1917 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1917 to 1927, age 30, $14.64; age 35, $17.40; age 40, $21.12.

Death benefits paid in 1917, $115,153.05; other benefits, $29,434.58; 1918, $205,462.21; other benefits, $29,429.93; 1919, $159,253.48; other benefits, $26,344.98; 1920, $119,754.46; other benefits, $30,535.48; 1921, $133,304.48; other benefits, $39,051.86; 1922, $142,451.81; other benefits, $49,659.47; 1923, $166,780.39; other benefits, $55,984.58; 1924, $183,304.94; other benefits, $66,799.73; 1925, $171,905.57; other benefits, $77,944.07; 1926, $176,741.61; other benefits, $92,445.56.

Insurance in force, Jan. 1, 1918, $13,208,075; 1919, $14,009,050; 1920, $15,205,025; 1921, $18,516,075; 1922, $18,837,875; 1923, $19,479,600; 1924, $21,081,565; 1925, $22,223,590; 1926, $23,945,040; 1927, $24,-968,140.

Benefit membership, Jan. 1, 1918, 31,185; 1919, 32,520; 1920, 34,250; 1921, 40,164; 1922, 41,526; 1923, 41,949; 1924, 44,737; 1925, 45,927; social, 740; 1926, 49,264; social, 940; 1927, 50,739; social, 930.

Subordinate lodges, Jan. 1, 1918, 329; 1919, 327; 1920, 329; 1921, 327; 1922, 330; 1923, 335; 1924, 337; 1925, 337; 1926, 348; 1927, 348.

Total assets, Jan. 1, 1927, $3,479,010.04.

Total liabilities, Jan. 1, 1927, $38,543.15.

JURISDICTION: New England States, Cal., Ill., Mich., N. Y.

SPECIAL FEATURES: Men and women, French Catholics only, admitted to membership. Valuation, 108.29%. Special funds for aged, crippled and incurable members, widows and orphans of members, and for the education of children of members. Juvenile department established Jan. 1, 1927. Interest rate realized on funds, 4.75%.

L'Union St. Joseph de St. Hyacinthe

Head Office, 108 Rue Mondor, St. Hyacinthe, P. Q. Organized 1874.

HORACE ST. GERMAIN, *President*, St. Hyacinthe, P. Q.
RENE DAIGNAULT, *General Secretary-Treasurer*, St. Hyacinthe, P. Q.
ERNST BIRTZ, M. D., *Medical Examiner*, St. Hyacinthe, P. Q.
LOUIS LUSSIER, *General Counsel*, St. Hyacinthe, P. Q.

Date of first payment levied, January 1, 1875.

Cost of management provided by monthly per capita included in above rates.

Deaths per 1,000 benefit members, 1923, 12; 1924, 16; 1925, 15; 1926, 16.

Average age, Jan. 1, 1924, 42 years; 1925, 43 years; 1926, 43 years; 1927, 43 years.

Number of payments: 1923 to 1927, 12 each year.

Amount collected per $1,000 (whole life certificate) each year: 1923 to 1927, age 30, $20.40; age 35, $23.40; age 40, $27.60.

Benefits paid in 1923, $61,936.81; 1924, $54,565.74; 1925, $55,324.24; 1926, $55,917.72.

Insurance in force, Jan. 1, 1924, $2,386,000; 1925, $2,311,000; 1926, $2,426,000; 1927, $2,396,000.

Benefit membership, Jan. 1, 1924, 2,386; 1925, 2,311; 1926, 2,426; 1927, 2396.

Issues certificates for $1,000 and $2,000 at the following participating level monthly rates on $1,000 (Col. 1, whole life; Col. 2, endowment at age 70, with disability benefit and old age pension; Col. 3, twenty-year payment with disability benefit, paid up certificate, loan or cash value and extended insurance; Col. 4, twenty-year endowment, with disability benefit, paid up certificate, loan or cash value and extended insurance):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16–17	$1.25	$1.45	$2.05	$3.75	37	$2.05	$2.40	$2.95	$3.95
18–19	1.30	1.45	2.10	3.75	38	2.15	2.50	3.05	4.00
20	1.35	1.45	2.15	3.75	39	2.20	2.60	3.10	4.00
21	1.35	1.50	2.20	3.75	40	2.30	2.70	3.20	4.05
22	1.40	1.55	2.25	3.75	41	2.35	2.80	3.30	4.10
23	1.45	1.55	2.25	3.75	42	2.45	2.95	3.35	4.15
24	1.45	1.60	2.30	3.75	43	2.55	3.05	3.45	4.20
25	1.50	1.65	2.30	3.75	44	2.65	3.20	3.55	4.25
26	1.55	1.70	2.35	3.80	45	2.75	3.35	3.65	4.30
27	1.55	1.75	2.40	3.80	46	2.85	3.55	3.75	4.35
28	1.60	1.80	2.45	3.80	47	2.95	3.75	3.90	4.45
29	1.65	1.85	2.50	3.80	48	3.10	3.95	4.00	4.50
30	1.70	1.90	2.55	3.85	49	3.20	4.15	4.15	4.65
31	1.75	1.95	2.60	3.85	50	3.35	4.40	4.30	4.75
32	1.80	2.00	2.65	3.85	51	3.50	4.65	4.45	4.85
33	1.85	2.10	2.70	3.90	52	3.65	4.95	4.60	4.95
34	1.90	2.15	2.75	3.90	53	3.85	5.30	4.80	5.10
35	1.95	2.25	2.85	3.90	54	4.00	5.65	5.00	5.25
36	2.00	2.30	2.90	3.90	55	4.20	6.10	5.20	5.40

The above rates took effect in 1922, and applied at attained ages.

Subordinate lodges, Jan. 1, 1924, 71; 1925, 70; 1926, 70; 1927, 70.

Cost of joining: $2.00 to $3.00.

Total assets, Jan. 1, 1927, $270,910.50.

Special Features: Old age pension, disability and sick benefits. Paid-up certificates, extended insurance, loan and cash values. Valuation, 114.03 per cent. Net interest rate realized in 1926, 5.25 per cent.

Jurisdiction: Quebec.

L'Union St. Joseph du Canada

Principal Office, 325 Dalhousie Street, Ottawa, Can. Organized 1863.

J. S. Tetreault, *General President*, Sherbrooke, Que.

Chas. Leclerc, *General Secretary-Treasurer*, Ottawa, Can.

J. U. Archambault, M. D., *Chief Medical Examiner*, Hull, Que.

Alex. Guibault, *Legal Adviser*, Joliette, Que.

Commenced business as an order, March 22, 1863.

Issues whole life certificates for $100 to $5,000 as per the following net level monthly whole life rates on $1,000 (age 16-17, $0.90):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$ .91	26	$1.12	34	$1.48	42	$2.01
19	.92	27	1.15	35	1.53	43	2.10
20	.94	28	1.19	36	1.58	44	2.19
21	.96	29	1.23	37	1.64	45	2.29
22	.99	30	1.27	38	1.71	46	2.40
23	1.02	31	1.32	39	1.78	47	2.51
24	1.05	32	1.37	40	1.85	48	2.63
25	1.08	33	1.42	41	1.93	49	2.76

These rates took effect January, 1918, and applied to existing members at attained ages. Expense of management provided by per capita tax. Also issues ten, fifteen and twenty-year payment; endowment at age 65 and endowment at age 70 certificates. Certificates provide for paid-up insurance features. Limited payment certificates provide for cash surrender value at end of payment period.

Expense of management provided by per capita tax.

Cost of management, 1919, $37,790.04; 1920, $40,569.87; 1921, $34,911.68; 1922, $34,292.69; 1923, $40,425.13; 1924, $37,264.81; 1925, $37,743.16; 1926, $34,120.

Cost of management per member, 1919, $1.75; 1920, $1.88; 1921, $1.60; 1922, $1.60; 1923, $1.97; 1924, $1.80; 1925, $1.82; 1926, $1.65.

Deaths per 1,000 benefit members, 1919, 8.73; 1920, 8.81; 1921, 7.09; 1922, 7.77; 1923, 7.4; 1924, 7.23; 1925, 10.27; 1926, 7.84.

Number of payments: 1919 to 1927, 12 each year.

Benefits paid in 1919, $352,858.83; 1920, $267,640.11; 1921, $234,945.05; 1922, $255,810.19; 1923, $226,608.77; 1924, $215,130.64; 1925, $268,553.91; 1926, $241,640.05.

Insurance in force, Jan. 1, 1918, $27,907,920; 1919, $17,011,525; 1920, $16,973,875; 1921, $17,085,815; 1922, $17,571,065; 1923, $16,675,905; 1924, $16,163,055; 1925, $16,754,945; 1926, $16,955,220; 1927, $16,850,070.

Benefit membership, Jan. 1, 1918, 28,855; 1919, 21,708; 1920, 21,603; 1921, 21,569; 1922, 22,003; 1923, 20,827; 1924, 20,110; 1925, 21,132; 1926, 20,807; 1927, 20,611.

Subordinate lodges, Jan. 1, 1918, 630; 1919, 600; 1920, 600; 1921, 625; 1922, 640; 1923, 628; 1924, 591; 1925, 590; 1926, 596; 1927, 600.

Actual to expected mortality, 77%. Interest rate realized, 5.22%. Valuation surplus, $243,187.

Cost of joining: $2.00 plus one payment.

Total assets, Jan. 1, 1927, $3,225,735.26.

Total liabilities, Jan. 1, 1927, $15,705.21.

Jurisdiction: Canada, Rhode Island, Maine.

Special Features: French-speaking Roman Catholic men and women admitted. Last valuation, 103.6%. Juvenile department, 844 members.

Lutheran Brotherhood

Home Office, 1254 Mc Knight Bldg., Minneapolis, Minn. Organized 1918.

Th. Eggen, *President*, Minneapolis, Minn.
C. M. Roan, *Secretary*, Minneapolis, Minn.
L. L. Johnson, *Treasurer*, Minneapolis, Minn.
J. R. Petersen, M. D., *Medical Director*, Minneapolis, Minn.
Herman L. Ekern, *Counsel*, Madison, Wis.

Commenced business as an order, September 18, 1918.

Expense of management provided by premium loading.

Deaths per 1,000 benefit members in 1919, 1.3; 1920, 1.3; 1921, 2.5; 1922, 1.7; 1923, 2.9; 1924, 2.5; 1925, 2.54; 1926, 2.17.

Number of payments: 1919 to 1927, one annual payment.

Total benefits paid in 1919, $1,900; 1920, $2,000; 1921, $4,000; 1922, $6,000; 1923, $12,000; 1924, $10,500; 1925, $12,500; 1926, $43,369.71.

Insurance in force, Jan. 1, 1920, $1,115,000; 1921, $2,193,500; 1922, $3,123,874; 1923, $3,676,000; 1924, $4,112,500; 1925, $5,310,500; 1926, $9,390,000; 1927, $14,112,250.

Benefit membership, Jan. 1, 1920, 771; 1921, 1,329; 1922, 1,886; 1923, 2,214; 1924, 2,495; 1925, 3,166; 1926, 5,490; 1927, 8,313; juvenile, 2,118.

Subordinate lodges, Jan. 1, 1923, 330; 1924, 367; 1925, 384; 1926, 405; 1927, 372.

Issues certificates $250 to $25,000 at the following level annual participating rates on $1,000 (American Experience table and four per cent interest) twenty-year payment plan (rate for age 16, $21.66):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
17	$22.00	28	$26.84	39	$34.66	50	$48.46
18	22.35	29	27.40	40	35.59	51	50.22
19	22.72	30	27.99	41	36.58	52	52.08
20	23.11	31	28.60	42	37.61	53	54.08
21	23.52	32	29.24	43	38.72	54	56.21
22	23.94	33	29.91	44	39.87	55	58.49
23	24.36	34	30.61	45	41.11	56	60.93
24	24.82	35	31.34	46	42.40	57	63.55
25	25.29	36	32.11	47	43.79	58	66.36
26	25.80	37	32.92	48	45.25	59	69.39
27	26.31	38	33.76	49	46.81	60	72.63

The above rates were adopted Jan. 1, 1921.

Whole life, ten-year term, special twenty-year and whole life settlement at age 65 certificates also issued. Total and permanent disability benefits and double indemnity for extra premium.

Assets, Jan. 1, 1927, $677,263.09.

Liabilities, Jan. 1, 1927, $544,816.90 (includes $513,613 reserve).

JURISDICTION: Minn., Wis., Ill., Ia., Ind., Mich., N. D., S. D., Wash., Ohio, Pa., D. of C., Mont., Neb., Ore., Ida., Cal.

Interest rate realized, 5.5%. Valuation, 118.14%. Actual to expected mortality, 18.65%. Valuation surplus, $95,773.04.

SPECIAL FEATURES: Men and women admitted. Paid-up, extended, cash and loan features. Automatic premium loan after reserve has been accumulated. Surrender values at end of second year without surrender charge. Issues "Brotherhood Special" (20 payment) and settlement at 65, equal to endowment at end of premium paying term, over payment with 4% interest returned in case of death during premium paying period. Lutherans only admitted. Annual, semi-annual, quarterly or monthly payments.

Lutheran Mutual Aid Society

Head Office, Waverly, Ia. Organized 1879.

O. HARDWIG, *President*, Waverly, Ia.
G. A. GROSSMANN, *Secretary*, Waverly, Ia.
F. P. HAGEMANN, *Treasurer and General Counsel*, Waverly, Ia.
C. H. GRAENING, M. D., *Medical Director*, Waverly, Ia.

Commenced business, September, 1879.

Cost of management provided by per cent of payments.

Deaths per 1,000 benefit members in 1923, 12.73; 1924, 9.36; 1925, 9.4; 1926, 7.27.

Number of payments each year, 1923 to 1927, 12 each year.

Amount collected per $1,000 (whole life American Experience class) each year: 1923 to 1927, age 30, $19.68; age 35, $22.96; age 40, $27.36.

Benefits paid in 1923, $286,609.77; 1924, $74,164; 1925, $83,225.39; 1926, $91,363.23.

Insurance in force, Jan. 1, 1924, $5,967,252; 1925, $8,558,771; 1926, $13,020,207; 1927, $15,735,895.

Benefit membership, Jan. 1, 1924, 5,592; 1925, 6,741; 1926, 9,169; 1927, 10,631.

Subordinate lodges, Jan. 1, 1924, 241; 1925, 247; 1926, 301; 1927, 504.

Men and women admitted.

Issues certificates for $500 to $25,000 at the following whole life annual participating rates on $1,000 (age 16, $14.05):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
17	$14.34	28	$18.61	38	$26.37	50	$41.64
18	14.63	29	19.13	40	27.36	51	43.64
19	14.95	30	19.68	41	28.41	52	45.77
20	15.28	31	20.27	42	29.54	53	48.06
21	15.62	32	20.89	43	30.73	54	50.49
22	15.99	33	21.55	44	32.00	55	53.10
23	16.37	34	22.23	45	33.36	56	55.87
24	16.77	35	22.96	46	34.81	57	58.85
25	17.19	36	23.74	47	36.36	58	62.03
26	17.64	37	24.57	48	38.01	59	65.43
27	18.11	38	25.45	49	39.77	60	69.08

Also issues term to age 60, 20-payment life, 20-payment refund and 20-payment endowment. Certificates provide for cash, loan, extended and paid-up insurance features. 1926 participation, $28,904.

The above rates were adopted in 1916 (N. F. C. plans) and in 1919 (American Experience plans) and apply to new members. Former members transferred in 1923.

Total assets, Jan. 1, 1927, $815,526.61.

Total liabilities, Jan. 1, 1927, $7,727.73.

JURISDICTION: Cal., Ill., Ind., Ia., Kas., Mich., Minn., Nebr., N. D., Ohio, Okla., Pa., S. D., Tex., Wis. Juvenile department, 1,025 members. Actual to expected mortality, A. E. table, 44.90%. Interest rate realized, 5.51%. Valuation, 105.14%. Valuation surplus, $40,209.49. Reserves, $775,432.66.

Maccabees, The

Head Office, 5057 Woodward Ave., Detroit, Mich. Organized 1883.

A. W. FRYE, *Supreme Commander*, Detroit, Mich.
S. W. HALL, *Supreme Record Keeper*, Detroit, Mich.
J. C. HANCHETT, M. D., *Medical Director*, Detroit, Mich.
J. E. OWEN, *General Counsel*, Detroit, Mich.

Commenced business as an order, September 1, 1883.

Expense of management provided by preliminary term plan and per cent of payments.

Cost of management, 1917, $287,707.28; 1918, $267,235.36; 1919, $295,060.88; 1920, $311,237; 1921, $333,866.84; 1922, $354,308.68; 1923, $391,861.44; 1924, $447,189.92; 1925, $561,560.48; 1926, $684,725.

Cost of management per member, 1917, $0.89; 1918, $0.87; 1919, $0.96; 1920, $1.06; 1921, $1.50; 1922, $1.36; 1923, $1.80; 1924, $2.40; 1925, $3.05; 1926, $3.50.

Deaths per 1,000 benefit members in 1917, 13.90; 1918, 16.49; 1919, 15.5; 1920, 14.4; 1921, 17.4; 1922, 14.31; 1923, 17.6; 1924, 17.41; 1925, 18.58; 1926, 18.25.

Average age, Jan. 1, 1918, 44.07 years; 1919, 44.59 years; 1920, 45 years; 1921, 45.41 years; 1922, 46.42 years; 1923, 46.89 years; 1924,—— years; 1925, 46.77 years; 1926, 47.26 years; 1927, 47.10 years.

Number of payments: 1917 to 1927, 12 each year.

Death benefits paid in 1917, $5,244,331.51; other benefits, $725,-859.57; 1918, $5,467,296.84; other benefits, $928,967.93; 1919, $5,983,-794.50; other benefits, $842,947.53; 1920, $5,387,201.13; other benefits, $671,001.10; 1921, $5,067,169.03; other benefits, $908,033.76; 1922, $5,118,856.62; other benefits, $1,226,188.24; 1923, $4,721,386.89; other

benefits, $831,107; 1924, $3,626,002.65; other benefits, $206,847.67; 1925, $3,526,480.12; other benefits, $219,047.66; 1926, $3,662,857.75; other benefits, $1,071,379.12.

Issues certificates for $500 to $25,000 at the following level participating monthly rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.25	$1.50	$1.95	$2.05	39	$2.35	$2.70	$3.10	$3.45
17	1.30	1.55	2.00	2.10	40	2.45	2.80	3.20	3.55
18	1.30	1.55	2.00	2.15	41	2.55	2.90	3.25	3.65
19	1.35	1.60	2.05	2.15	42	2.65	3.05	3.35	3.80
20	1.40	1.65	2.05	2.20	43	2.75	3.15	3.45	3.90
21	1.40	1.65	2.10	2.25	44	2.90	3.30	3.55	4.05
22	1.45	1.75	2.15	2.30	45	3.00	3.40	3.65	4.15
23	1.50	1.80	2.20	2.35	46	3.10	3.50	3.80	4.30
24	1.50	1.80	2.20	2.40	47	3.25	3.70	3.90	4.50
25	1.55	1.85	2.25	2.45	48	3.40	3.85	4.05	4.65
26	1.60	1.90	2.30	2.50	49	3.55	4.00	4.20	4.85
27	1.65	1.95	2.35	2.55	50	3.75	4.25	4.35	5.00
28	1.65	1.95	2.40	2.60	51	3.95	4.45	4.50	
29	1.70	2.00	2.45	2.65	52	4.10	4.60	4.65	
30	1.75	2.05	2.50	2.75	53	4.35	4.90	4.85	
31	1.80	2.10	2.55	2.80	54	4.55	5.10	5.05	
32	1.90	2.20	2.60	2.85	55	4.80	5.40	5.25	
33	1.95	2.25	2.65	2.95	56	5.05		5.50	
34	2.00	2.30	2.75	3.00	57	5.30		5.75	
35	2.05	2.40	2.80	3.10	58	5.60		6.00	
36	2.15	2.50	2.85	3.15	59	5.95		6.25	
37	2.20	2.55	2.95	3.25	60	6.25		6.55	
38	2.30	2.65	3.00	3.35					

The above rates were adopted in 1922. Col. 1, ordinary life plan; Col. 2, ordinary life with income disability and double indemnity; Col. 3, twenty-year payment plan; Col. 4, twenty-year payment endowment at age 70. At slightly higher rates the twenty-year payment and twenty-year payment endowment at age 70 certificates are also issued with income disability, or with double indemnity, or both. All of the above certificates provide specific benefits for loss of hand, foot or eye, total permanent disability benefits, cash surrender, premium loan, paid-up and extended insurance features. Also issues life paid-up at age 70, endowment at age 70, term to 45, juvenile life and educational annuity and also disability certificates in the Sick and Accident Department at monthly rates of $0.75 or $1.50, according to the disability benefits provided.

Insurance in force, Jan. 1, 1918, $359,824,688; 1919, $354,254,160; 1920, $352,343,547; 1921, $349,010,268; 1922, $327,229,182; 1923, $285,872,322; 1924, $211,256,280; 1925, $198,724,169; 1926, $193,-344,796; 1927, $225,746,256.

Benefit membership, Jan. 1, 1918, 300,061; other members, 11,711; 1919, 294,700; other members, 11,536; 1920, 293,595; other members, 12,764; 1921, 293,249; other members, 13,781; 1922, 275,421; other members, 14,925; 1923, 256,710; other members, 4,081; 1924, 199,754; other members, 3,239; 1925, 186,957; other members, 2,897; 1926, 181,165; other members, 2,279; 1927, 213,828; juvenile, 2,029.

Subordinate lodges, Jan. 1, 1918, 5,344; 1919, 5,084; 1920, 4,982; 1921, 4,904; 1922, 4,787; 1923, 4,659; 1924, 4,319; 1925, 3,895; 1926, 3,884; 1927, 4,403.

Cost of joining: $5.00.

Assets, Jan. 1, 1927, $33,991,908.48.

Liabilities, Jan. 1, 1927, $31,249,458.77 (includes $27,134,365 reserve).

JURISDICTION: United States and Canada.

SPECIAL FEATURES: Maccabee Home for aged at Chatham, Pa. Home and Relief Association, providing care for aged and indigent members and also those afflicted with tuberculosis, through relief funds. Women admitted throughout entire jurisdiction.

All certificates now being issued provide one-fifth of the face value for accidental loss of a hand, foot, or eye, without reducing the amount payable at death, and give an option of cancellation and acceptance of one-half the face amount in event of total disability. All policies except term provide cash surrender value, paid-up or extended insurance after three years and are participating after two years. Juvenile department, 2,029 members. All business valued on American Experience at 3½%. Actual to expected mortality, 85.74%. Interest rate realized, 5.84%, Valuation ratio: 103.01%. Reserves total $27,134,365. 1926 Refunds to members, $704,857.04.

Massachusetts Catholic Order of Foresters

Head Office, 17 Worcester St., Boston, Mass. Organized 1879.

P. J. MCARDLE, *High Chief Ranger*, Charlestown, Mass.

JOSEPH J. FORRESTER, *High Secretary and Treasurer*, Boston, Mass.

FRANCIS J. HANLEY, M. D., *High Medical Director*, Whitman, Mass.

JOSEPH A. SHEEHAN, *Counsel*, Boston, Mass.

Commenced business as an order, September 30, 1879.

Issues certificates for $1,000 at the following rates:

Age	Rate	Age	Rate	Age	Rate
16 to 25	$ .90	30 to 35	$1.10	40 to 45	$1.30
25 to 30	1.00	35 to 40	1.20		

Above rates were adopted in 1884. Applied to members at entry ages.

Expense of management provided by per capita tax.

Cost of management, 1918, $26,171.81; 1919, $29,940.53; 1920, $49,186.32; 1921, $37,442.33; 1922, $39,386.83; 1923, $39,395.53; 1924, $43,423.26; 1925, $43,719.59; 1926, $41,508.47.

Cost of management per member, 1918, $0.49; 1919, $0.63; 1920, $0.96; 1921, $0.71; 1922, $0.73; 1923, $0.73; 1924, $0.74; 1925, $0.76; 1926, $0.72.

Deaths per 1,000 benefit members in 1918, 19.4; 1919, 11.4; 1920, 10.3; 1921, 10.40; 1922, 11.09; 1923, 12.7; 1924, 11.9; 1925, 13.2; 1926, 13.1.

Average age, Jan. 1, 1919, 43.8 years; 1920, 43.2 years; 1921, 42.5 years; 1922, 42.3 years; 1923, 43.3 years; 1924, 43.4 years; 1925, 43.7 years; 1926, 43.6 years; 1927, 44.1 years.

Number of assessments each year: 1918 to 1927, 12 each year.

Amount collected per $1,000 each year: 1918 to 1927, age 30, $13.20; age 35, $14.40; age 40, $15.60.

Death benefits paid in 1918, $682,169; 1919, $692,117.84; 1920, $550,607; 1921, $539,792.86; 1922, $585,827.77; 1923, $698,123; 1924, $670,278.22; 1925, $759,294.45; 1926, $738,388.89.

Insurance in force, Jan. 1, 1919, $43,080,000; 1920, $47,137,000; 1921, $51,146,000; 1922, $52,425,000; 1923, $53,343,000; 1924, $54,306,000; 1925, $55,616,000; 1926, $56,980,000; 1927, $56,995,000.

Benefit membership, Jan. 1, 1919, 43,080; 1920, 47,137; 1921, 51,146; 1922, 52,425; 1923, 53,343; 1924, 54,306; 1925, 55,616; 1926, 56,980; 1927, 56,995.

Subordinate lodges, Jan. 1, 1919, 241; 1920, 244; 1921, 249; 1922, 251; 1923, 252; 1924, 252; 1925, 254; 1926, 257; 1927, 256.
Cost of joining: $4.90 to $5.30.
Total assets, Jan. 1, 1927, $3,106,291.74.
Total liabilities, Jan. 1, 1927, $47,320.18.
JURISDICTION: Massachusetts. Men and women admitted.

Modern Brotherhood of America

Office of Supreme Lodge, Mason City, Ia. Organized 1897.

ALBERT HASS, *Supreme President*, Mason City, Iowa.
A. L. SHERIN, *Supreme Secretary*, Mason City, Iowa.
E. W. CLARK, *Supreme Treasurer*, Mason City, Iowa.
C. E. DAKIN, M. D., *Supreme Physician*, Mason City, Iowa.
SAM SPARROW, *General Attorney*, Kansas City, Mo.
Commenced business as an order, April 5, 1897.
Issues certificates for $250 to $25,000 at the following monthly rates on $1,000, American 4. Authorized 1923. (Also N. F. C. 4.)

Age	Whole Life Level	Death and Old Age Level	Term Protection to Age 50	Term Protection to Age 60	Whole Life 20 Pay	Death and Old Age 20 Pay
16	$1.17	$1.27	$ .52	$ .58	$1.80	$1.91
17	1.20	1.30	.53	.59	1.83	1.95
18	1.22	1.33	.53	.60	1.86	1.98
19	1.25	1.36	.54	.61	1.89	2.02
20	1.28	1.39	.55	.62	1.92	2.06
21	1.31	1.43	.56	.63	1.96	2.10
22	1.34	1.47	.57	.64	1.99	2.14
23	1.37	1.51	.57	.65	2.03	2.18
24	1.40	1.55	.58	.66	2.06	2.23
25	1.44	1.60	.59	.68	2.10	2.28
26	1.48	1.65	.59	.69	2.15	2.33
27	1.52	1.70	.60	.70	2.19	2.38
28	1.56	1.75	.61	.72	2.23	2.43
29	1.60	1.81	.62	.73	2.28	2.49
30	1.65	1.87	.63	.75	2.33	2.55
31	1.70	1.93	.64	.77	2.38	2.61
32	1.75	2.00	.65	.79	2.44	2.68
33	1.81	2.08	.66	.81	2.50	2.75
34	1.87	2.16	.67	.83	2.56	2.82
35	1.93	2.24	.69	.86	2.62	2.89
36	2.00	2.33	.71	.88	2.68	2.97
37	2.07	2.43	.73	.90	2.75	3.06
38	2.14	2.54	.75	.92	2.82	3.15
39	2.22	2.65	.77	.95	2.90	3.24
40	2.31	2.77	.79	.97	2.98	3.34
41	2.40	2.90		1.00	3.06	3.45
42	2.50	3.05		1.03	3.15	3.56
43	2.60	3.20		1.06	3.25	3.68
44	2.71	3.37		1.10	3.35	3.80
45	2.83	3.56		1.13	3.46	3.94
46	2.96	3.76		1.16	3.58	4.08
47	3.09	3.97		1.20	3.70	4.23
48	3.24	4.20		1.25	3.83	4.39
49	3.39	4.47			3.97	4.57
50	3.56	4.75			4.11	4.75
51	3.73	5.08			4.27	
52	3.93	5.44			4.44	
53	4.13	5.84			4.62	
54	4.35	6.29			4.81	
55	4.58	6.81			5.02	
56	4.84	7.40			5.24	
57	5.11	8.08			5.49	
58	5.40	8.89			5.75	
59	5.69	9.85			6.03	
60	5.84	10.73			6.14	

Expense of management provided by per capita tax of $0.15 per month per $1,000 of protection, payable monthly and from membership fees, except certificates on American 4 plan.

Cost of management, 1917, $117,796.11; 1918, $128,796.69; 1919, $122,337.50; 1920, $106,496.51; 1921, $105,255.44; 1922, $110,061.80; 1923, $121,504.65; 1924, $102,598.15; 1925, $104,973.83; 1926, $99,399.81.

Cost of management per member, 1917, $1.90; 1918, $2.37; 1919, $2.43; 1920, $2.10; 1921, $2.09; 1922, $2.23; 1923, $2.52; 1924, $2.17; 1925, $2.19; 1926, $2.10.

Deaths per 1,000 benefit members in 1916, 9.9; 1917, 10.93; 1918, 14.12; 1919, 12.25; 1920, 11.48; 1921, 10.56; 1922, 11.43; 1923, 13.57; 1924, 12.3; 1925, 13.09; 1926, 13.41.

Average age, Jan. 1, 1918, 44.9 years; 1919, 44.89 years; 1920, 45.28 years; 1921, 45.09 years; 1922, 45.75 years; 1923, 46.29 years; 1924, 46.75 years; 1925, 47.05 years; 1926, 47.30 years; 1927, 47.93 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 each year: 1925 to 1927, age 30, $19.80; age 35, $23.16; age 40, $27.72.

Death, accident and disability benefits paid in 1917, $995,831.59; 1918, $868,294.53; 1919, $945,823.14; 1920, $814,872.06; 1921, $793,906.85; 1922, $800,993.31; 1923, $866,772.16; 1924, $951,534.81; 1925, $961,-133.16; 1926, $974,010.83.

Insurance in force, Jan. 1, 1918, $69,209,750; 1919, $58,184,345; 1920, $58,367,800; 1921, $58,792,576; 1922, $57,274,451; 1923, $56,044,467; 1924, $54,951,126; 1925, $53,826,411; 1926, $53,054,525; 1927, $51,288,162.

Benefit membership, Jan. 1, 1918, 58,428; social, 327; 1919, 50,216; social, 297; 1920, 50,503; social, 283; 1921, 50,872; social, 215; 1922, 49,685; social, 210; 1923, 48,610; social, 200; 1924, 47,750; social, 200; 1925, 46,788; social, 200; 1926, 46,231; social, 200; 1927, 44,872; social, 200.

Subordinate lodges, Jan. 1, 1918, 1,488; 1919, 1,337; 1920, 1,316; 1921, 1,288; 1922, 1,282; 1923, 1,252; 1924, 1,237; 1925, 1,211; 1926, 1,191; 1927, 1,172.

Total assets, Jan. 1, 1927, $8,732,329.40.

Total liabilities, Jan. 1, 1927, $371,634.93.

Jurisdiction: U. S. A. and Canada.

Special Features: Excludes hazardous occupations; selected territory; representative form of government; adequate rates; also furnishes protection in case of broken arm, broken leg, loss of arm, leg or eye; additional benefits in case of death by accident; old age benefits; men and women admitted. Juvenile department, 575 members. All certificates, except term, provide for extended or paid-up insurance or surrender features.

Modern Order of Prætorians

Office of Supreme Senate, Prætorian Bldg., Dallas, Texas. Organized 1898.

C. B. Gardner, *President*, Dallas, Tex.
J. W. Allen, *Secretary*, Dallas, Tex.
A. V. Lane, *Treasurer*, Dallas, Tex.
J. T. Downs, Jr., M. D., *Medical Director*, Dallas, Tex.
T. L. McCullough, *Attorney*, Dallas, Tex.

Commenced business as an order, January, 1899.

Expense of management provided by $1.80 per capita annually, percentage of monthly payments and entrance fee.

Cost of management, 1917, $112,655.13; 1918, $110,172.74; 1919, $110,720.96; 1920, $115,069.26; 1921, $126,414.30; 1922, $133,441; 1923, $137,688; 1924, $150,836.21; 1925, $131,832.46; 1926, $130,471.

Cost of management per member, 1917, $4.23; 1918, $3.99; 1919, $3.37; 1920, $3.19; 1921, $3.45; 1922, $3.63; 1923, $3.61; 1924, $3.95; 1925, $3.45; 1926, $3.47.

Deaths per 1,000 benefit members, 1917, 7.7; 1918, 13.2; 1919, 7.2; 1920, 6.5; 1921, 5.5; 1922, 6.4; 1923, 6.6; 1924, 6.7; 1925, 6.1; 1926, 7.

Issues certificates for $250 to $10,000 at the following level rates on $1,000 for twenty-year payment certificate with disability benefit: Col. 1, monthly; Col. 2, quarterly; Col. 3, semi-annual; Col. 4, annual.

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16-20	$1.70	$5.05	$ 9.85	$19.35	41	$2.90	$ 8.55	$16.80	$32.90
21	1.75	5.15	10.10	19.75	42	3.00	8.80	17.25	33.85
22	1.80	5.30	10.30	20.20	43	3.05	9.10	17.80	34.90
23	1.85	5.40	10.55	20.65	44	3.15	9.35	18.35	35.95
24	1.90	5.50	10.80	21.10	45	3.25	9.65	18.95	37.10
25	1.95	5.65	11.05	21.60	46	3.35	9.95	19.55	38.30
26	2.00	5.80	11.35	22.20	47	3.45	10.30	20.15	39.50
27	2.05	5.90	11.55	22.65	48	3.60	10.65	20.85	40.85
28	2.10	6.05	11.85	23.20	49	3.70	11.00	21.55	42.25
29	2.15	6.20	12.15	23.80	50	3.85	11.35	22.35	43.75
30	2.20	6.35	12.45	24.35	51	3.95	11.80	23.10	45.25
31	2.25	6.50	12.75	25.00	52	4.10	12.20	23.95	46.95
32	2.30	6.70	13.10	25.65	53	4.25	12.65	24.80	48.65
33	2.35	6.85	13.45	26.30	54	4.40	13.15	25.80	50.55
34	2.40	7.05	13.80	27.05	55	4.60	13.65	26.80	52.50
35	2.45	7.25	14.15	27.75	56	5.05	14.85	29.10	57.05
36	2.50	7.45	14.55	28.55	57	5.30	15.50	30.35	59.50
37	2.60	7.65	15.00	29.35	58	5.50	16.15	31.70	62.15
38	2.65	7.85	15.40	30.15	59	5.75	16.90	33.15	65.00
39	2.75	8.10	15.85	31.05	60	5.95	17.70	34.70	68.05
40	2.80	8.30	16.30	31.95					

Average age, Jan. 1, 1918, 35.6 years; 1919, 36.8 years; 1920, 36.6 years; 1921, 34.1 years; 1922, 34.6 years; 1923, 35 years; 1924, 35.4 years; 1925, 36 years; 1926, 36.4 years; 1927, 36.9 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 (twenty-year payment certificate) each year: 1917 to 1927, age 30, $24.35; age 35, $27.75; age 40, $31.95.

Death benefits paid in 1917, $223,467.15; other benefits, $2,309.05; 1918, $376,181.67; other benefits, $3,081.76; 1919, $342,570; other benefits, $5,074.65; 1920, $287,646.38; other benefits, $4,575.01; 1921, $261,720.46; other benefits, $193,053.94; 1922, $285,557.16; other benefits, $231,979.35; 1923, $295,915.57; other benefits, $178,569.12; 1924, $339,424; other benefits, $127,893.77; 1925, $279,948.20; other benefits, $74,021.84; 1926, $340,805.51; other benefits, $84,619.40.

Insurance in force, Jan. 1, 1918, $32,215,423; 1919, $33,839,282; 1920, $40,038,391; 1921, $44,284,984; 1922, $44,705,742; 1923, $44,962,804; 1924, $47,225,447; 1925, $47,787,244; 1926, $47,902,775; 1927, $47,094,496.

Benefit membership, Jan. 1, 1918, 26,637; 1919, 27,923; 1920, 32,792; 1921, 36,020; 1922, 36,604; 1923, 36,752; 1924, 38,079; 1925, 38,140; 1926, 38,207; 1927, 37,510.

Subordinate lodges, Jan. 1, 1918, 688; 1919, 627; 1920, 671; 1921, 706; 1922, 656; 1923, 599; 1924, 596; 1925, 570; 1926, 592; 1927, 366.

Total assets, Jan. 1, 1927, $6,448,920.19.

Total liabilities, Jan. 1, 1927, $86,910.78.

JURISDICTION: Tex., Okla., Miss., Ark., Fla., Kas., La., Ala., Cal., N. M., Ga., Col.

SPECIAL FEATURES: Men and women admitted on equal terms. Whole life, ten and twenty-year payment life certificates issued providing for surrender values. Double indemnity. One-half of certificate as permanent total disability before age 60. Accident benefits included in all certificates. Cost of joining: $5.00.

Modern Romans

Home Office, Engelman Bldg., Manistee, Mich. Organized 1904.

D. E. Cole, *Supreme Consul*, Manistee, Mich.
A. R. Swartz, *Supreme Secretary*, Lancaster, Ohio.

Commenced business as an order, February 26, 1904.

Issues certificates for $500 to $5,000 for whole life, ten-year term and term to age 70 providing paid-up insurance and loan features on American Experience table. Net interest rate realized, 6.04%. Ratio of actual to expected mortality, 66%. Valuation ratio, 125.04%.

Benefits paid in 1926, $40,991.59.
Insurance in force, Jan. 1, 1927, $2,576,250.
Benefit membership, Jan. 1, 1927, 2,146.
Subordinate lodges, Jan. 1, 1927.
Cost of joining: $2.00.
Assets, Jan. 1, 1927, $114,008.84.
Liabilities, Jan. 1, 1927, $1,248.02.

Modern Samaritans, The

Office of Supreme Council, Christie Bldg., Duluth, Minn. Organized 1897.

A. G. McKnight, *President*, Duluth, Minn.
Ruben Johnson, *Secretary*, Duluth, Minn.
Simon Clark, *Treasurer*, Duluth, Minn.
F. C. Drenning, M. D., *Medical Director*, Duluth, Minn.
T. A. Gall, *General Counsel*, Duluth, Minn.

Commenced business as an order, July 1, 1897.

Date of first payment levied, March, 1898.

Issues certificates for $500 to $3,000 at the following participating level monthly rates on $1,000 (Col. 1, 20-payment; Col. 2, whole life):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$2.00	$1.36	30	$2.50	$1.80	44	$3.43	$2.77
17	2.03	1.38	31	2.55	1.85	45	3.53	2.89
18	2.05	1.40	32	2.60	1.90	46	3.63	3.00
19	2.08	1.43	33	2.65	1.95	47	3.75	3.12
20	2.12	1.45	34	2.71	2.00	48	3.86	3.25
21	2.15	1.48	35	2.76	2.05	49	3.99	3.39
22	2.18	1.51	36	2.82	2.11	50	4.13	3.54
23	2.21	1.54	37	2.89	2.18	51	4.26	3.71
24	2.25	1.57	38	2.95	2.25	52	4.41	3.88
25	2.29	1.60	39	3.02	2.33	53	4.58	4.05
26	2.33	1.64	40	3.10	2.41	54	4.75	4.25
27	2.37	1.68	41	3.17	2.49	55	4.94	4.46
28	2.41	1.72	42	3.25	2.58			
29	2.45	1.76	43	3.34	2.67			

Also issues joint ordinary life certificates as described.

The above rates were adopted in 1924 and applied at attained ages.

Expense of management provided by first year's payments and $0.20 per month per $1,000 of insurance thereafter, included in rates.

Cost of management, 1919, $19,728.39; 1920, $22,372.55; 1921, $25,830; 1922, $27,398.29; 1923, $18,084.33; 1924, $17,935.96; 1925, $21,073.56; 1926, $22,212.01.

Cost of management per member, 1919, $3.31; 1920, $3.55; 1921, $4.10; 1922, $4.76; 1923, $3.81; 1924, $4.07; 1925, $4.34; 1926, $4.53.

Deaths per 1,000 benefit members, 1919, 10.11; 1920, 11.58; 1921, 10.27; 1922, 11.64; 1923, 14.29; 1924, 15.80; 1925, 11.75; 1926, 13.35.

Average age, Jan. 1, 1920, 44.37 years; 1921, 44.19 years; 1922, 44.1

years; 1923, 44.8 years; 1924, 44.62 years; 1925, 46.87 years; 1926, 46.99 years; 1927, 47.1 years.

Number of payments: 1919 to 1927, 12 each year.

Amount collected per $1,000 (whole life annual rate) each year: 1919 to 1927, age 30, $20.72; age 35, $23.65; age 40, $27.58.

Benefits paid in 1919, $93,000; 1920, $96,800; 1921, $75,564.72; 1922, $83,411; 1923, $97,957.05; 1924, $90,399.24; 1925, $74,467.79; 1926, $98,406.84.

Insurance in force, Jan. 1, 1920, $7,690,000; 1921, $8,193,500; 1922, $6,616,628; 1923, $6,258,691; 1924, $6,301,889; 1925, $5,535,689; 1926, $5,563,432; 1927, $5,516,615.

Benefit membership, Jan. 1, 1920, 6,621; 1921, 6,992; 1922, 5,752; 1923, 5,438; 1924, 5,457; 1925, 4,796; 1926, 4,851; 1927, 5,015.

Subordinate lodges, Jan. 1, 1920, 93; 1921, 95; 1922, 99; 1923, 91; 1924, 93; 1925, 79; 1926, 68; 1927, 66.

Men and women admitted. Valuation surplus, $30,640.98.

Total assets, Jan. 1, 1927, $497,819.10.

Total liabilities, Jan. 1, 1927, $7,812.45.

JURISDICTION: Minn., Mich., N. D., Wash., Wis.

SPECIAL FEATURES: Issues certificates on American Experience table. Ordinary life, joint life and twenty-payment with extended and paid-up insurance, cash loan, old age benefit at age 70, maternity benefit of 5% of face of the certificate. Also disability benefit of one half of face amount.

Modern Woodmen of America

Office of Head Camp, 1504 Third Ave., Rock Island, Ill. Organized 1883.

A. R. TALBOT, *Head Consul*, Lincoln, Neb.

J. G. RAY, *Head Clerk*, Rock Island, Ill.

O. E. ALESHIRE, *Head Banker*, Chicago, Ill.

Medical Board: DR. E. A. ANDERSON, *Chairman*, Rock Island, Ill.; DR. B. E. JONES, Rock Island, Ill.

TRUMAN PLANTZ, *General Counsel*, Warsaw, Ill.

Commenced business as an order, January 5, 1883.

Date of first payment levied, July 1, 1884.

Issues whole life and combination of whole life and term certificates for $1,000 to $5,000 at the following net monthly rates on $1,000. (Term plans adopted in 1925):

Age	Whole Life	Term to Age 50	55	60	65	Age	Whole Life	Term to Age 50	55	60	65
17–18	$ .75	$ .50	$ .55	$ .60	$ .65	36	$ 1.40	$ .70	$ .75	$ .80	$ .90
19	.80	.50	.55	.60	.65	37	1.45	.70	.75	.85	.95
20	.85	.55	.60	.65	.70	38	1.55	.75	.80	.85	.95
21–22	.90	.55	.60	.65	.70	39	1.60	.75	.80	.85	1.00
23	.95	.55	.60	.65	.70	40	1.65	.75	.80	.90	1.05
24	.95	.60	.65	.70	.75	41	1.70	.75	.80	.90	1.05
25–26	1.00	.60	.65	.70	.75	42	1.80	.80	.85	.95	1.10
27	1.05	.60	.65	.70	.75	43	1.85	.80	.85	.95	1.15
28	1.05	.65	.70	.75	.80	44	1.90	.80	.85	1.00	1.20
29	1.10	.65	.70	.75	.80	45	2.00	.80	.90	1.00	1.25
30	1.15	.65	.70	.75	.80	46	2.10	...	.90	1.05	1.30
31	1.20	.65	.70	.75	.80	47	2.25	...	.95	1.10	1.35
32	1.20	.65	.70	.75	.85	48	2.40	...	.95	1.15	1.40
33	1.25	.70	.75	.80	.85	49	2.55	...	1.00	1.20	1.45
34	1.30	.70	.75	.80	.85	50	2.70	...	1.00	1.25	1.50
35	1.35	.70	.75	.80	.90						

Expense of management and operation provided by per capita of $1.80 per year, payable monthly, and 70 per cent of first twelve assessments paid by new members.

Cost of management, 1917, $953,913.49; 1918, $1,039,598.28; 1919, $1,088,038.97; 1920, $1,344,225.16; 1921, $1,376,790.42; 1922, $1,324,766.18; 1923, $1,513,878.93; 1924, $1,521,596.66; 1925, $1,701,140.58; 1926, $1,596,043.10.

Cost of management per member, 1917, $0.90; 1918, $0.97; 1919, $1.03; 1920, $1.27; 1921, $1.32; 1922, $1.24; 1923, $1.37; 1924, $1.36; 1925, $1.52; 1926, $1.42.

Deaths per 1,000 benefit members in 1917, 8.70; 1918, 13.03; 1919, 10.40; 1920, 9.67; 1921, 9.18; 1922, 10.05; 1923, 10.66; 1924, 10.38; 1925, 10.88; 1926, 11.91.

Average age, Jan. 1, 1918, 42.21 years; 1919, 42.49 years; 1920, 43.10 years; 1921, 43.50 years; 1922, 44.04 years; 1923, 44.13 years; 1924, 44.09 years; 1925, 44.24 years; 1926, 44.60 years; 1927, 45.32 years.

Number of payments each year: 1917 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1917 to July 1, 1919, age 30, $10.20; age 35, $11.40; age 40, $13.20. Last six months of 1919 at following yearly rate: Age 30, $13.80; age 35, $16.20; age 40, $19.80. 1920 to 1927, age 30, $13.80; age 35, $16.20; age 40, $19.80.

Total benefits paid in 1917, $14,968,437.35; 1918, $18,383,422.85 1919, $21,526,137.65; 1920, $17,317,744.08; 1921, $16,741,450.42; 1922, $18,365,627.10; 1923, $19,853,534.05; 1924, $20,080,819.30; 1925, $21,014,080.45; 1926, $23,600,717.95.

Insurance in force, Jan. 1, 1918, $1,638,899,500; 1919, $1,644,662,000; 1920, $1,627,088,500; 1921, $1,627,671,000; 1922, $1,612,347,500; 1923, $1,631,457,500; 1924, $1,664,454,000; 1925, $1,688,882,000; 1926, $1,701,767,000; 1927, $1,725,817,500.

Benefit membership, Jan. 1, 1918, 1,047,011; social, 11,341; 1919, 1,067,161; social, 10,193; 1920, 1,054,131; social, 10,227; 1920, 1,054,131; social, 10,227; 1921, 1,059,344; social, 11,515; 1922, 1,053,105; social, 13,651; 1923, 1,074,118; social, 14,779; 1924, 1,105,877; social, 15,232; 1925, 1,127,281; social, 15,097; 1926, 1,131,301; social, 14,785; 1927, 1,138,279; social, 14,595.

Local camps, Jan. 1, 1918, 14,792; 1919, 14,513; 1920, 14,314; 1921, 14,099; 1922, 13,909; 1923, 14,103; 1924, 14,144; 1925, 14,141; 1926, 14,102; 1927, 13,931.

Cost of joining: $5.00 and medical examination fee.

Total assets, Jan. 1, 1927, $49,355,091.64.

Total liabilities, Jan. 1, 1927, $2,901,116.55.

Voluntary relief payments (state and national) to members and communities, $542,663.09. Local relief by camps to their members (last 30 years), $6,950,000.

Jurisdiction: United States (except Massachusetts and South Carolina), and Canadian provinces west of Ontario.

Special Features: Excludes certain hazardous occupations. Selected territory. Representative form of government. Maintains free sanatorium for tuberculous members. Issues combination certificate—whole life and term insurance ending at ages 50, 55, 60 and 65.

Mystic Workers

Office of Supreme Lodge, Fulton, Ill. Organized 1896.

Arthur A. Bentley, *President*, Fulton, Ill.
Robert Toole, *Secretary*, Fulton, Ill.
Al. F. Schoch, *Banker*, Ottawa, Ill.
C. M. Frye, M. D., *Medical Director*, Rock Falls, Ill.
Chas. E. Sturtz, *General Attorney*, Kewanee, Ill.

Commenced business as an order, February 24, 1896.

Date of first payment levied, September 1, 1896.

Issues certificates for $500 to $10,000 at the following participating monthly rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.17	$1.25	$1.83	$2.03	33	$1.79	$1.88	$2.51	$2.75
17	1.19	1.27	1.85	2.06	34	1.84	1.94	2.57	2.81
18	1.21	1.30	1.88	2.09	35	1.90	2.00	2.64	2.87
19	1.24	1.32	1.91	2.12	36	1.96	2.07	2.71	2.94
20	1.27	1.35	1.95	2.16	37	2.04	2.14	2.78	3.01
21	1.29	1.39	1.99	2.20	38	2.11	2.21	2.85	3.09
22	1.32	1.42	2.02	2.23	39	2.19	2.29	2.92	3.17
23	1.35	1.45	2.05	2.27	40	2.27	2.38	3.00	3.25
24	1.38	1.48	2.09	2.31	41	2.36	2.47	3.08	3.34
25	1.41	1.53	2.13	2.35	42	2.45	2.56	3.17	3.43
26	1.45	1.56	2.17	2.39	43	2.55	2.66	3.26	3.53
27	1.49	1.59	2.22	2.44	44	2.66	2.77	3.36	3.64
28	1.54	1.63	2.26	2.49	45	2.77	2.89	3.46	3.75
29	1.59	1.68	2.31	2.53	46	2.89	3.00	3.58	3.87
30	1.63	1.73	2.36	2.58	47	3.02	3.14	3.69	4.00
31	1.68	1.78	2.41	2.64	48	3.16	3.28	3.82	4.14
32	1.73	1.83	2.46	2.70					

Col. 1, ordinary life; Col. 2, ordinary life with accident feature; Col. 3, twenty-year payment; Col. 4, twenty-year payment with accident and disability features. Also issues ordinary life with accident and disability and twenty-year payment certificates with accident feature. On all certificates, save joint life, there is obtainable double indemnity for death from any accident. Effective September 1, 1919, for new and exchange members applied at attained age. Class A members rerated at entry age effective December 1, 1920.

Expense of management provided by per capita and first payments. Cost of management, 1917, $68,254.05; 1918, $74,380.52; 1919, $87,792.48; 1920, $122,009.04; 1921, $109,656.88; 1922, $107,525.20; 1923, $241,504.34; 1924, $185,738.67; 1925, $162,232.69; 1926, $172,-662.92.

Cost of management per member, 1917, $0.72; 1918, $0.78; 1919, $0.88; 1920, $1.06; 1921, $1.30; 1922, $1.43; 1923, $3.29; 1924, $2.49; 1925, $2.32; 1926, $2.90.

Deaths per 1,000 benefit members, 1917, 6.95; 1918, 9.35; 1919, 8.58; 1920, 8.48; 1921, 8.2; 1922, 9.4; 1923, 10.4; 1924, 9.9; 1925, 11.05; 1926, 10.31.

Average age, Jan. 1, 1917, 36.65 years; 1918, 37.4 years; 1919, 38.12 years; 1920, 38.44 years; 1921, 39.42 years; 1922, 43 years; 1923, 45.1 years; 1924, 44 years; 1925, 45 years; 1926, 45 years; 1927, 45.5 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 each year, 1917 to 1921, age 30, $7.80; age 35, $9.00; age 40, $10.80; 1921 to 1927, Class A, age 30, $17.40; age 35, $20.40; age 40, $24.60.

Death benefits paid in 1917, $753,868.64; other benefits, $42,850; 1918, $1,157,104.21; other benefits, $39,975; 1919, $1,118,411.50; other benefits, $50,900; 1920, $988,707.31; other benefits, $66,775; 1921, $835,733.74; other benefits, $78,820; 1922, $843,678.11; other benefits, $105,870; 1923, $887,831.84; other benefits, $127,108.84; 1924, $906,-873.80; other benefits, $150,892.72; 1925, $885,178.92; other benefits, 261,937.33; 1926, $963,362.42; other benefits, $308,431.46.

Insurance in force, Jan. 1, 1918, $115,744,300; 1919, $116,137,075; 1920, $121,169,975; 1921, $114,269,899; 1922, $91,889,790; 1923, $84,841,357; 1924, $82,524,884; 1924, $81,709,105; 1925, $76,187,197;

1926, $74,574,432.

Benefit membership (all departments) Jan. 1, 1918, 94,984; 1919, 95,294; 1920, 100,610; 1921, 95,711; social, 300; 1922, 77,777; social, 208; 1923, 72,955; social, 154; 1924, 73,265; social, 173; 1925, 74,562; social, 165; 1926, 70,023; social, 111; 1927, 76,721; social, 100.

Juvenile membership, Jan. 1, 1926, 6,376; 1927, 15,445.

Subordinate lodges, Jan. 1, 1918, 1,185; 1919, 1,170; 1920, 1,161; 1921, 1,140; 1922, 973; 1923, 943; 1924, 906; 1925, 903; 1926, 864; 1927, 845.

Assets, Jan. 1, 1927, $5,796,630.63.

Liabilities, Jan. 1, 1927, $260,164.52.

JURISDICTION: Ill., Wis., Iowa, Mich., Mo., Kas., Neb., Minn., Tex.

SPECIAL FEATURES: Certificates provide for broken limb or loss of eye, one-tenth of face certificate; for loss of hand or foot, one-fourth; for loss of both hands, feet or eyes, one-half, and for broken collar bone, one-twentieth. Disability benefits every six months of 5% of face of certificate after seventy years of age, if disabled. Such benefits are charged against Class A certificates, but not on American Reserve certificates. American Reserve certificates are participating. Surplus participation in 1924, $71,790.08; 1925, $104,601.73; 1926, $271,094. Some forms have double indemnity features. Some also provide disability benefits prior to age 60. Men and women admitted. Juvenile department. Certificates provide for paid-up loan and extended values. Ordinary and 20-year payment life. Three options—death; death, accident and travel double indemnity; death, accident, travel double indemnity and disability.

National Fraternal Society of the Deaf

Headquarters, 130 North Wells St., Chicago, Ill. Organized 1907.

H. C. ANDERSON, *Grand President*, Indianapolis, Ind.
F. P. GIBSON, *Grand Secretary*, Chicago, Ill.
A. L. ROBERTS, *Grand Treasurer*, Chicago, Ill.
M. FURLONG, M. D., *Medical Director*, Chicago, Ill.

Commenced business as an order, December 2, 1907.

Issues whole life certificates for $250, $500, $1,000, $1,500, $2,000 and $3,000 at the following table of level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18 to 21	$ .93	30	$1.22	39	$1.69	48	$2.45
22	.96	31	1.26	40	1.76	49	2.58
23	.98	32	1.31	41	1.83	50	2.71
24	1.01	33	1.35	42	1.91	51	2.83
25	1.04	34	1.40	43	1.99	52	2.97
26	1.07	35	1.45	44	2.07	53	3.12
27	1.11	36	1.51	45	2.16	54	3.28
28	1.14	37	1.57	46	2.25	55	3.44
29	1.18	38	1.63	47	2.35		

The above rates went into effect Jan. 1, 1910; existing members were rated at entry ages with allowance for payments on previous rates.

Whole life, twenty-year payment, paid-up at age 60 and old age income also issued on American Experience Table 4%, with surrender allowance in form of paid-up insurance after 3 years and income option at age 70.

Expense of management provided by per capita and entrance fee.

Cost of management, 1917, $6,510.30; 1918, $6,407.29; 1919, $7,320.44; 1920, $13,970.48; 1921, $19,074.01; 1922, $17,057.80; 1923, $17,122.88; 1924, $19,503.46; 1925, $19,880.22; 1926, $20,536.47.

Cost of management per member, 1917, $2.30; 1918, $2.08; 1919, $2.75; 1920, $3.13; 1921, $3.91; 1922, $3.40; 1923, $3.23; 1924, $3.51; 1925, $3.50; 1926, $3.42.

Deaths per 1,000 benefit members, 1918, 13; 1919, 6.5; 1920, 6.5; 1921, 5.1; 1922, 5.8; 1923, 5.2; 1924, 4.8; 1925, 5.9; 1926, 6.16.

Average age, Jan. 1, 1918, 34.5 years; 1919, 34 years; 1920, 34.5 years; 1921, 33.5 years; 1922, 34.5 years; 1923, 35 years; 1924, 35 years; 1925, 35.5 years; 1926, 36.5 years; 1927, 36.5 years.

Number of payments: 1917 to 1926, 12 each year. American Experience division, 1921 to 1927, 10 each year.

Amount collected per $1,000 (whole life N. F. C.) each year: 1917 to 1927, age 30, $14.64; age 35, $17.40; age 40, $21.12.

Benefits paid in 1917, $8,715; 1918, $32,561.04; 1919, $29,082.52; 1920, $28,650; 1921, $22,699.30; 1922, $31,425.81; 1923, $30,822.94; 1924, $28,700; 1925, $35,814.83; 1926, $38,527.80.

Insurance in force, Jan. 1, 1918, $2,297,750; 1919, $2,719,750; 1920, $3,191,500; 1921, $3,855,750; 1922, $4,029,750; 1923, $4,127,091; 1924, $4,355,719; 1925, $4,579,367; 1926, $4,782,897; 1927, $5,097,462.

Benefit membership, Jan. 1, 1918, 3,137; 1919, 3,640; 1920, 4,113; 1921, 4,807; 1922, 4,951; 1923, 5,082; 1924, 5,296; 1925, 5,549; 1926, 5,815; 1927, 6,197.

Subordinate lodges, Jan. 1, 1918, 60; 1919, 67; 1920, 70; 1921, 80; 1922, 83; 1923, 93; 1924, 92; 1925, 94; 1926, 96; 1927, 99.

Total assets, Jan. 1, 1927, $861,962.85.

Total liabilities, Jan. 1, 1927, $6,225.76.

Special Features: Society is for deaf men only. Sick and accident benefits of $5.00 per week for ten weeks, not to exceed $50 in any year.

Actual to expected mortality, 56.3%. Interest rate realized, 6.08%. Valuation, 145.69%. Reserve, $570,024.38.

National Slovak Society of U. S. A.

Home Office, Hooper and Ivanhoe Streets, Pittsburgh, Pa. Organized 1890.

John Krafcik, *President*, New York, N. Y.
John C. Dvorscak, *Secretary*, Pittsburgh, Pa.
Joseph Durish, *Treasurer*, Pittsburgh, Pa.
August J. Korhnak, M. D., *Medical Examiner*, Braddock, Pa.
John Kulamer, *Attorney*, Pittsburgh, Pa.

Commenced business as an order, February 16, 1890.

Issues certificates for $250 to $2,000 at the following net level monthly rates on $1,000, ordinary whole life:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.04	25	$1.27	34	$1.65	43	$2.29
17	1.06	26	1.31	35	1.70	44	2.38
18	1.08	27	1.34	36	1.76	45	2.49
19	1.11	28	1.38	37	1.82	46	2.60
20	1.13	29	1.42	38	1.89	47	2.71
21	1.16	30	1.46	39	1.96	48	2.84
22	1.18	31	1.50	40	2.03	49	2.97
23	1.21	32	1.55	41	2.11	50	3.11
24	1.24	33	1.60	42	2.20		

The above rates were adopted for new members in 1923. In 1926 they were applied to members admitted prior to 1923 as follows: Those admitted from 1890 to 1909 as of age on Dec. 31, 1909, and those admitted from 1910 to Dec. 31, 1923, as of age at entry.

Expense of management provided by per capita and sale of supplies.

Cost of management, 1918, $57,871; 1919, $52,210.28; 1920, $61,664; 1921, $59,584; 1922, $59,220.41; 1923, $75,095.26; 1924, $71,257.10; 1925, $43,110; 1926, $47,652.03.

Cost of management per member, 1918, $1.38; 1919, $1.45; 1920, $1.56; 1921, $1.52; 1922, $1.51; 1923, $1.89; 1924, $1.74; 1925, $1.00; 1926, $1.01.

Deaths per 1,000 benefit members in 1918, 22.7; 1919, 12.5; 1920, 10.1; 1921, 9.6; 1922, 10; 1923, 11.7; 1924, 11.9; 1925, 13; 1926, 13.

Average age, Jan. 1, 1919, 36.75 years; 1920, 37 years; 1921, 37.4 years; 1922, 38.2 years; 1923, 38.8 years; 1924, 39.7 years; 1925, 39.6 years; 1926, 40 years; 1927, 40.6 years.

Number of payments: 1918 to 1927, 12 each year.

Benefits paid in 1918, $601,111.01; 1919, 457,397.24; 1920, $330,974.48; 1921, $294,533.33; 1922, $305,604.61; 1923, $364,693.38; 1924, $361,903.13; 1925, $426,363.10; 1926, $418,425.20.

Insurance in force, Jan. 1, 1919, $31,115,750; 1920, $29,437,750; 1921, $29,439,250; 1922, $29,159,500; 1923, $29,322,250; 1924, $30,125,750; 1925, $31,254,000; 1926, $32,885,750; 1927, $32,827,000.

Benefit membership, Jan. 1, 1919, 41,997; 1920, 39,724; 1921, 39,473; 1922, 38,955; 1923, 38,967; 1924, 39,736; 1925, 40,809; 1926, 42,454; 1927, 42,176.

Subordinate lodges, Jan. 1, 1919, 564; 1920, 564; 1921, 562; 1922, 558; 1923, 555; 1924, 558; 1925, 557; 1926, 566; 1927, 559.

Interest rate realized, 6.30%.

Total assets, Jan. 1, 1927, $3,331,679.62.

Total liabilities, Jan. 1, 1927, $260,441.45.

JURISDICTION: United States and Canada.

SPECIAL FEATURES: Men and women admitted. Sick and accident benefits paid to male and female members.

National Union Assurance Society

Office of Senate, 437 Michigan St., Toledo, O. Organized 1881.

H. S. ANDERSON, *President*, Oakland, Calif.
E. A. MYERS, *Secretary*, Toledo, Ohio.
C. G. BENTLEY, *Treasurer*, Cleveland, Ohio.
T. H. CLARK, M. D., *Medical Director*, Chicago, Ill.
E. J. SMEJKAL, *General Counsel*, Chicago, Ill.

Commenced business as an order, May 14, 1881.

Issues certificates for $1,000 to $10,000 at the following rates on $1,000:

Age	Class O	Class N	Age	Class O	Class N	Age	Class O	Class N
20	$2.14	$1.52	32	$2.74	$2.12	44	$3.80	$3.37
21	2.18	1.55	33	2.81	2.19	45	3.92	3.53
22	2.22	1.59	34	2.88	2.27	46	4.10	3.70
23	2.25	1.62	35	2.95	2.35	47	4.19	3.88
24	2.31	1.68	36	3.02	2.43	48	4.34	4.08
25	2.36	1.72	37	3.11	2.52	49	4.50	4.30
26	2.41	1.77	38	3.19	2.62	50	4.70	4.53
27	2.46	1.82	39	3.28	2.73	51	.....	4.79
28	2.51	1.87	40	3.37	2.84	52	.....	5.06
29	2.56	1.93	41	3.47	2.96	53	.....	5.36
30	2.62	1.99	42	3.58	3.08	54	.....	5.69
31	2.68	2.03	43	3.68	3.22	55	.....	6.05

Class O are monthly twenty-year payment participating rates for endowment at age 75. Class N are monthly participating rates to age

75 for endowment at age 75. Certificates also issued as follows: Whole life, twenty-year payment, paid-up at age 65 and age 70; endowment at age 70 and twenty-year payment endowment at age 70. Certificates provide for cash, paid-up and extended insurance features. These rates were adopted in 1905, and applied at attained ages.

Expense of management provided by proportion of payments varying with age and class.

Cost of management, 1918, $124,877.53; 1919, $150,618.18; 1920, $199,799.54; 1921, $187,595.91; 1922, $197,415.77; 1923, $186,474.87; 1924, $191,136.26; 1925, $191,261.39; 1926, $166,344.06.

Cost of management per member, 1918, $2.32; 1919, $3.45; 1920, $4.52; 1921, $4.66; 1922, $5.31; 1923, $5.55; 1924, $6.22; 1925, $6.48; 1926, $5.54.

Deaths per 1,000 benefit members in 1918, 27.3; 1919, 22.2; 1920, 21.1; 1921, 20.8; 1922, 23.25; 1923, 24.5; 1924, 22; 1925, 24.4; 1926, 25.3.

Benefits paid in 1918, $2,797,706.68; 1919, $2,593,120.15; 1920, $2,381,334.04; 1921, $2,044,612.91; 1922, $2,125,088.25; 1923, $1,649,468.62; 1924, $1,443,493.84; 1925, $1,345,029.66; 1926, $1,379,222.52.

Insurance in force, Jan. 1, 1919, $91,292,653; 1920, $75,185,412; 1921, $71,374,580; 1922, $63,899,580; 1923, $57,098,958; 1924, $48,374,910; 1925, $44,934,293; 1926, $43,503,831; 1927, $41,696,948.

Benefit membership, Jan. 1, 1919, 51,212; social, 369; 1920, 43,610; social, 125; 1921, 42,121; social, 275; 1922, 38,343; social, 278; 1923, 35,118; social, 250; 1924, 31,270; social, 257; 1925, 29,492; social, 375; 1926, 28,789; social, 273; 1927, 27,827; social, 283.

Subordinate lodges, Jan. 1, 1919, 502; 1920, 478; 1921, 438; 1922, 336; 1923, 321; 1924, 289; 1925, 267; 1926, 251; 1927, 246.

Assets, Jan. 1, 1927, $7,481,690.10.

Liabilities, Jan. 1, 1927, $7,244,076.95 (includes $6,904,135 reserve).

Net interest rate realized, 5.3%. Valuation, 103.3%. Valuation surplus, $237,613.15. 1926 participation, $163,408.69.

JURISDICTION: Ala., Cal., Col., D. of C., Ga., Ill., Ind., Ia., Kas., Ky., Md., Mich., Minn., Mo., Mont., N. J., N. Y., N. C., Ohio, Pa., Tenn., Va., W. Va., Wash., Wis.

Neighbors of Woodcraft

Office of Grand Circle, 394 Taylor Street, Portland, Ore. Organized 1897.

MINNIE HINER, *Grand Guardian*, Portland, Ore.
J. L. WRIGHT, *Grand Clerk*, Portland, Ore.
MARY F. HURLEY, *Grand Banker*, Portland, Ore.
W. KUYKENDALL, M. D., *Grand Physician*, Eugene, Ore.
FRANK S. GRANT, *General Counsel*, Portland, Ore.

Commenced business as an order, April 1, 1897.

Issues certificates for $100 to $3,000 at the following net monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–20	$ .50	33–37	$ .80	44–45	$1.10	48	$1.40
21–27	.60	38–40	.90	46	1.20	49	1.50
28–32	.70	41–43	1.00	47	1.30	50	1.60

These rates took effect Jan. 1, 1918.

Expense of management provided by per capita tax of $2.40 per year.

Cost of management, 1917, $86,692.81; 1918, $65,808.54; 1919, $78,153.73; 1920, $68,347.19; 1921, $123,307.50; 1922, $74,707.07; 1923, $74,347.40; 1924, $80,597.52; 1925, $118,891.36; 1926, $78,308.95.

Cost of management per member, 1917, $1.79; 1918, $1.13; 1919, $1.61; 1920, $1.34; 1921, $2.31; 1922, $1.36; 1923, $1.32; 1924, $1.32.

Cost of management per member, 1917, $1.79; 1918, $1,131; 1919, $1.61; 1920, $1.34; 1921, $2.31; 1922, $1.36; 1923, $1.32; 1924, $1.32; 1925, $1.76; 1926, $1.08.

Deaths per 1,000 benefit members, 1917, 9.14; 1918, 13.75; 1919, 10.76; 1920, 11.83; 1921, 9.9; 1922, 10.78; 1923, 10.79; 1924, 9.91; 1925, 10.36; 1926, 11.18.

Average age, Jan. 1, 1918, 45 years; 1919, 46 years; 1920, 46.1 years; 1921, 46.1 years; 1922, 46.3 years; 1923, 46.7 years; 1924, 46.4 years; 1925, 46 years; 1926, 45.7 years; 1927, 45.6 years.

Number of payments: 1917 to 1921, 12 each year; 1921, 13; 1922 to 1927, 12 each year.

Amount collected per $1,000 each year: 1917, age 30, $15.00; age 35, $17.40; age 40, $21.00. 1918 to 1921, age 30, $8.40; age 35, $9.60; age 40, $10.80. 1921 (Class A), age 30, $9.10; age 35, $10.40; age 40, $11.70; 1922 to 1927 (Class A), age 30, $8.40; age 35, $9.60; age 40, $10.80.

Death benefits paid in 1917, $446,250; other benefits, $33,356; 1918, $500,924; other benefits, $33,978.66; 1919, $666,084.34; other benefits, $49,002.05; 1920, $662,799.66; other benefits, $41,511.75; 1921, $548,592.95; other benefits, $45,579.43; 1922, $663,582; other benefits, $48,293.06; 1923, $664,967; other benefits, $43,437.36; 1924, $660,023; other benefits, $45,187.51; 1925, $715,387.48; other benefits, $49,564.87; 1926, $838,399.28; other benefits, $54,365.39.

Insurance in force, Jan. 1, 1918, $53,505,800; 1919, $54,659,200; 1920, $56,960,400; 1921, $60,239,000; 1922, $62,743,100; 1923, $64,409,700; 1924, $69,058,200; 1925, $74,838,500; 1926, $80,251,400; 1927, $85,144,900.

Benefit membership, Jan. 1, 1918, 44,821; social, 2,231; 1919, 45,585; social, 1,602; 1920, 47,317; social, 1,161; 1921, 49,832; social, 2,022; 1922, 51,538; social, 1,975; 1923, 52,857; social, 1,912; 1924, 56,836; social, 2,082; 1925, 61,917; social, 2,283; 1926, 66,779; social, 2,343; 1927, 71,155; social, 2,417.

Subordinate lodges, Jan. 1, 1918, 640; 1919, 601; 1920, 574; 1921, 559; 1922, 556; 1923, 559; 1924, 568; 1925, 574; 1926, 577; 1927, 587.

Cost of joining: $5.00.

Total assets, Jan. 1, 1927, $4,409,458.56.

Total liabilities, Jan. 1, 1927, $119,138.74.

Jurisdiction: Cal., Col., Ida., Mont., Nev., Ore., Utah, Wash., Wyo.

Special Features: Men and women admitted. Woodcraft home for aged and disabled members. Juvenile department, 4,351 members.

New England Order of Protection

Office of Supreme Lodge, 154-156 Newbury St., Boston, Mass. Organized 1887.

Joseph E. Studley, *Supreme Warden*, Boston, Mass.

Walter B. Power, *Supreme Secretary*, Boston, Mass.

Frank A. Rice, *Supreme Treasurer*, Boston, Mass.

G. W. W. Whiting, M. D., *Sup. Med. Examiner*, W. Medford, Mass.

Commenced business as an order, November 12, 1887.

Cost of management, 1917, $35,352.85; 1918, $25,673.92; 1919, $26,282.68; 1920, $40,498.11; 1921, $28,156.47; 1922, $31,641.66; 1923, $38,217.59; 1924, $37,469.66; 1925, $44,447.39; 1926, $43,898.61.

Cost of management per member, 1917, $1.11; 1918, $0.92; 1919, $0.99; 1920, $1.44; 1921, $1.06; 1922, $1.20; 1923, $1.46; 1924, $1.45; 1925, $1.74; 1926, $1.70.

Deaths per 1,000 benefit members in 1917, 22; 1918, 23; 1919, 20; 1920, 19; 1921, 19; 1922, 22; 1923, 20.9; 1924, 21; 1925, 23.5; 1926, 23.1.

Number of payments: 1917 to 1927, 12 each year.

Benefits paid in 1917, $1,115,588.82; 1918, $897,300; 1919, $777,500; 1920, $740,950; 1921, $710,978.37; 1922, $773,084.59; 1923, $778,277.60; 1924, $780,575.11; 1925, $859,327.93; 1926, $789,062.49.

Issues certificates for $500 to $5,000 at the following net level monthly rates on $1,000 (Col. 1, whole life; Col. 2, 20-payment life; Col. 3, endowment at age 70; Col. 4, whole life paid-up at age 60):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.00	$1.50	$1.08	$1.07	39	$1.98	$2.59	$2.33	$2.52
17	1.00	1.53	1.10	1.09	40	2.06	2.67	2.44	2.67
18	1.02	1.56	1.13	1.12	41	2.14	2.75	2.55	....
19	1.07	1.59	1.16	1.15	42	2.23	2.84	2.68	....
20	1.09	1.62	1.19	1.19	43	2.33	2.93	2.82	....
21	1.12	1.65	1.23	1.22	44	2.43	3.03	2.96	....
22	1.15	1.69	1.26	1.26	45	2.54	3.13	3.12	....
23	1.18	1.73	1.30	1.29	46	2.65	3.24	3.30	....
24	1.21	1.76	1.34	1.34	47	2.78	3.35	3.49	....
25	1.24	1.80	1.38	1.38	48	2.91	3.48	3.70	....
26	1.28	1.85	1.42	1.43	49	3.05	3.60	3.92	....
27	1.32	1.89	1.47	1.48	50	3.19	3.74	4.17	....
28	1.36	1.94	1.52	1.54	51	3.35	3.88	4.45	....
29	1.40	1.98	1.57	1.59	52	3.51	4.03	4.75	....
30	1.44	2.03	1.63	1.66	53	3.69	4.18	5.09	....
31	1.49	2.08	1.69	1.73	54	3.87	4.35	5.46	....
32	1.54	2.14	1.75	1.80	55	4.07	4.52	5.89	....
33	1.59	2.19	1.82	1.88	56	4.28	4.71	6.38	....
34	1.65	2.25	1.89	1.96	57	4.51	4.92	6.95	....
35	1.71	2.31	1.97	2.06	58	4.75	5.13	7.60	....
36	1.77	2.38	2.05	2.16	59	5.01	5.37	8.38	....
37	1.84	2.45	2.13	2.27	60	5.28	5.62	9.33	....
38	1.91	2.52	2.23	2.39					

The above rates (Fraternal American Table) were adopted in 1926 and applied to new members. All prior certificates are based on N. F. C. table Also issues step rate certificates (with monthly payments increasing from $0.65 at age 16 to $4.95 at age 65 per $1,000 when it becomes level); 20-year endowment (specimens monthly rates per $1,000: age 16, $3.22; age 30, $3.33; age 40, $3.55; age 50, $4.17) and thirty-year endowment (specimen rates, age 16, $1.98; age 30, $2.14; age 40, $2.44. Expense of management provided by five cents monthly upon each $1,000 insurance issued prior to July 1, 1926. After July 1, 1926, all first year's payments, less death claims; after first year, $0.15 per $1,000 per month. Certificates provide cash values and paid-up insurance at age 70. Extended insurance is provided on 20-and 30-year endowment plans.

Insurance in force, Jan. 1, 1918, $32,569,000; 1919, $30,968,500; 1920, $30,459,000; 1921, $30,226,000; 1922, $29,639,500; 1923, $29,076,500; 1924, $28,540,500; 1925, $27,747,500; 1926, $27,353,500; 1927, $26,530,-074.

Benefit membership, Jan. 1, 1918, 27,736; 1919, 26,452; social, 1,265; 1920, 26,456; social, 1,239; 1921, 26,720; social, 1,343; 1922, 26,384; social, 1,374; 1923, 26,275; social, 1,250; 1924, 26,115; social, 1,203; 1925, 25,558; social, 1,167; 1926, 25,400; social, 1,122; 1927, 24,791; social, 973.

Subordinate lodges, Jan. 1, 1918, 375; 1919, 355; 1920, 345; 1921, 334; 1922, 328; 1923, 329; 1924, 313; 1925, 301; 1926, 301; 1927, 278.

Total assets, Jan. 1, 1927, $3,037,745.09.

Total liabilities, Jan. 1, 1927, $70,135.39.

JURISDICTION: New England States. Juvenile department, 445 members.

New Era Life Association

Home Office, Grand Rapids Sav. Bldg., Grand Rapids, Mich. Organized 1897.

E. E. Branch, *President*, Grand Rapids, Mich.
H. V. Owen, *General Secretary*, Grand Rapids, Mich.
H. E. Demoroy, *General Manager*, Grand Rapids, Mich.
G. L. Taylor, *General Treasurer*, Owosso, Mich.
E. W. Dales, M. D., *Medical Director*, Grand Rapids, Mich.
Dale Souter, *General Attorney*, Grand Rapids, Mich.

Date of first payment levied, October, 1897.

Issued certificates for $500 to $5,000 at the following participating annual rates on $1,000: (Col. 1, five year renewable term; Col. 2, ordinary life; Col. 3, twenty-payment; Col. 4, endowment at 70):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$10.00	$15.85	$25.60	$17.20	39	$12.90	$29.40	$39.65	$35.25
17	10.05	16.20	25.95	17.60	40	13.20	30.45	40.60	36.80
18	10.10	16.50	26.35	18.05	41	13.60	31.60	41.65	38.45
19	10.15	16.85	26.80	18.45	42	14.00	32.80	42.75	40.25
20	10.20	17.25	27.20	18.95	43	14.40	34.10	43.90	42.20
21	10.30	17.60	27.65	19.40	44	14.90	35.45	45.10	44.30
22	10.40	18.05	28.10	19.95	45	15.50	36.90	46.40	46.60
23	10.50	18.45	28.60	20.45	46	16.15	38.45	47.75	49.10
24	10.60	18.90	29.10	21.05	47	16.90	40.10	49.20	51.85
25	10.70	19.35	29.65	21.65	48	17.80	41.85	50.70	54.80
26	10.80	19.85	30.15	22.25	49	18.75	43.75	52.30	58.10
27	10.90	20.40	30.75	22.95	50	19.85	45.75	54.05	61.70
28	11.00	20.95	31.30	23.65	51	21.05	47.90	55.90	
29	11.10	21.50	31.90	24.40	52	22.45	50.15	57.85	
30	11.20	22.10	32.55	25.20	53	23.95	52.60	59.90	
31	11.35	22.75	33.20	26.05	54	25.60	55.20	62.15	
32	11.50	23.45	33.90	26.95	55	27.50	57.95	64.50	
33	11.65	24.15	34.60	27.95	56	29.50	60.90	67.05	
34	11.80	24.90	35.35	28.95	57	31.80	64.05	69.80	
35	11.98	25.70	36.15	30.05	58	34.35	67.45	72.75	
36	12.15	26.55	36.95	31.20	59	37.15	71.05	75.90	
37	12.40	27.45	37.80	32.45	60	40.20	74.90	79.30	
38	12.65	28.40	38.70	33.80					

The above rates effective in 1927 for new members and for those making transfer at attained ages. Society states that rates of existing members cannot be changed except by constitutional amendment noted by majority of active membership. Expense of management provided by per cent of payments included in rates. All plans except term provide for options after three years membership.

Cost of management, 1917, $56,280.01; 1918, $59,154.54; 1919, $72,432.51; 1920, $91,668.74; 1921, $77,982.22; 1922, $78,682.83; 1923, $73,410.77; 1924, $76,011.97; 1925, $96,451.33; 1926, $117,810.53.

Cost of management per member, 1917, $1.83; 1918, $1.71; 1919, $1.64; 1920, $2.45; 1921, $2.07; 1922, $2.18; 1923, $1.98; 1924, $2.11; 1925, $2.84; 1926, $3.40.

Deaths per 1,000 benefit members, 1917, 7.91;1918, 11.1;1919, 8.4; 1920, 9.4; 1921, 8.5; 1922, 8.1; 1923, 9.8; 1924, 9.87; 1925, 9.3; 1926, 11.34.

Number of payments: 1917 to 1920, 12 each year. 1920, 12 regular, 6 special. 1921 to 1927, 12 each year.

Benefits paid in 1917, $246,385.64; 1918, $321,560.70; 1919, $409,-127.94; 1920, $432,933.92; 1921, $374,204.54; 1922, $365,108.46; 1923, $420,465.20; 1924, $415,120.99; 1925, $423,096.70; 1926, $444,757.50.

Insurance in force, Jan. 1, 1918, $35,154,000; 1919, $38,940.500; 1920, $45,417,500; 1921, $42,306,500; 1922, $43,119,500; 1923, $41,671,000; 1924, $43,442,000; 1925, $41,221,677; 1926, $40,251,500; 1927, $41,-850,500.

Benefit membership, Jan. 1, 1918, 32,871; 1919, 36,230; 1920, 41,507; 1921, 35,579; 1922, 35,834; 1923, 35,958; 1924, 37,024; 1925, 35,144;

1926, 33,901; 1927, 34,698.

Subordinate lodges, Jan. 1, 1918, 330; 1919, 336; 1920, 344; 1921, 324; 1922, 319; 1923, 319; 1924, 308; 1925, 307; 1926, 262; 1927, 256.

Cost of joining: Included in first year's payment.

Assets, Jan. 1, 1927, $269,829.72.

Liabilities, Jan. 1, 1927, $86,848.41 (Includes $67,774.29 reserve on I. and L. contracts). JURISDICTION: Michigan and Illinois.

SPECIAL FEATURES: Men and women admitted. Representative form of government with initiative, referendum and recall. Juvenile department, 518 members Dividends paid on term certificates after five years; on other certificates after three years. Term certificates renewable automatically on step rate plan without medical examination and convertible at attained age into any of the three forms now being used.

North American Union Life Assurance Society

Supreme Office, 32 West Randolph St., Chicago, Ill. Organized 1895.

L. K. CLEAVELAND, *Supreme President*, Chicago, Ill.
C. A. GILLESPIE, *Supreme Secretary*, Chicago, Ill.
C. P. CRANE, *Supreme Treasurer*, Chicago, Ill.
A. M. CORWIN, M. D., *Supreme Medical Examiner*, Chicago, Ill.
D. B. MALONEY, *General Counsel*, Chicago, Ill.

Commenced business as an order, June 8, 1895.

Issues certificates for $500 to $4,000 on the following level monthly rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16–18	$ .87	$1.31	$1.88	$1.66	35	$1.02	$1.93	$2.55	$2.25
19	.88	1.33	1.90	1.66	36	1.04	1.99	2.61	2.32
20	.88	1.36	1.92	1.66	37	1.06	2.05	2.67	2.38
21	.88	1.38	1.95	1.68	38	1.09	2.12	2.73	2.45
22	.89	1.41	1.98	1.71	39	1.12	2.19	2.80	2.52
23	.89	1.44	2.01	1.74	40	1.15	2.26	2.87	2.59
24	.90	1.47	2.05	1.77	41	1.18	2.34	2.95	2.68
25	.90	1.50	2.09	1.80	42	1.22	2.42	3.03	2.76
26	.91	1.53	2.12	1.84	43	1.27	2.51	3.11	2.85
27	.92	1.57	2.16	1.88	44	1.32	2.61	3.20	2.94
28	.93	1.60	2.20	1.91	45	1.36	2.71	3.29	3.05
29	.94	1.64	2.25	1.95	46	1.41	2.82	3.39	3.17
30	.95	1.68	2.29	1.99	47	1.47	2.93	3.50	3.28
31	.96	1.73	2.34	2.05	48	1.54	3.06	3.61	3.41
32	.97	1.77	2.39	2.09	49	1.61	3.19	3.73	3.54
33	.98	1.82	2.44	2.14	50	1.68	3.33	3.86	3.68
34	1.00	1.88	2.49	2.20					

The above rates in effect April 1, 1920, and applied to existing members at attained ages. Col. 1, current cost, increasing rates each year to age seventy, when rate is level at $6.96; Col. 2, whole life, guarantee fund with paid-up and extended insurance features after three years' membership; Col. 3, twenty-year payment with old age features; Col. 4, combination life and accident with options.

Expense of management provided by percentage of payments.

Cost of management, 1919, $61,827.32; 1920, $65,499.09; 1921, $30,805.90; 1922, $31,150; 1923, $23,205.90; 1924, $28,002; 1925, $35,748.15; 1926, $38,860.15.

Cost of management per member, 1919, $2.67; 1920, $3.27; 1921, $1.83; 1922, $2.13; 1923, $1.53; 1924, $1.81; 1925, $2,25; 1926, $2.36.

Deaths per 1,000 benefit members in 1919, 13.9; 1920, 13; 1921, 16; 1922, 18; 1923, 20; 1924, 19; 1925, 17; 1926, 19.

Number of payments: 1919 to 1927, 12 each year.

Benefits paid during 1919, $391,943.83; 1920, $359,037.83; 1921, $319,160.28; 1922, $347,308.09; 1923, $363,645.90; 1924, $318,921.71; 1925, $320,105.64; 1926, $368,682.79.

Insurance in force, Jan. 1, 1919, $25,814,447; 1920, $26,383,145; 1921, $18,196,000; 1922, $16,693,864; 1923, $16,410,113; 1924, $16,982,410; 1925, $17,645,635; 1926, $18,163,357; 1927, $18,648,050.

Benefit membership, Jan. 1, 1919, 22,533; 1920, 23,125; 1921, 17,828; 1922, 15,820; 1923, 14,661; 1924, 15,185; 1925, 15,694; 1926, 16,211; 1927, 16,689.

Subordinate lodges, Jan. 1, 1919, 246; 1920, 248; 1921, 220; 1922, 200; 1923, 189; 1924, 186; 1925, 180; 1926, 175; 1927, 176.

Cost of joining: $1.00.

Assets, Jan. 1, 1927, $1,270,007.25.

Liabilities, Jan. 1, 1927, $320,681.74 (includes $282,250 reserve on Trust Fund certificates).

JURISDICTION: Ill., Ind., Mich., Ohio, Pa., Md., Del., N. J., Mo.

SPECIAL FEATURES: Last valuation, 109.05%. Paid-up and extended insurance after three years' membership on trust fund certificates.

North Star Benefit Association, The

Principal Office, 509-511 Moline Trust Bldg., Moline, Ill. Organized 1899.

FRANK L. SWANSTROM, *President*, De Kalb, Ill.
JOHN A. SWANSON, *Chief Recorder*, Moline, Ill.
ROBERT C. SHALLBERG, *Chief Treasurer*, Galesburg, Ill.
E. A. EDLEN, M. D., *Chief Medical Director*, Moline, Ill.

Commenced business as an order, August 3, 1899.

Issues certificates for $500 to $5,000 at the following participating monthly rates on $1,000:

Age	Class C	Class E	Age	Class C	Class E	Age	Class C	Class E
16	$1.00	$1.90	30	$1.55	$2.38	44	$2.60	$3.33
17	1.00	1.93	31	1.60	2.43	45	2.75	3.43
18	1.10	1.95	32	1.65	2.48	46	2.85	3.53
19	1.10	1.97	33	1.70	2.53	47	3.00	3.65
20	1.15	1.99	34	1.75	2.58	48	3.10	3.76
21	1.20	2.02	35	1.85	2.65	49	3.25	3.89
22	1.20	2.06	36	1.90	2.70	50	3.40	4.02
23	1.25	2.09	37	2.00	2.77	51	3.60	....
24	1.30	2.12	38	2.05	2.84	52	3.75	....
25	1.30	2.17	39	2.15	2.91	53	3.95	....
26	1.35	2.20	40	2.20	2.99	54	4.15	....
27	1.40	2.25	41	2.30	3.07			
28	1.45	2.29	42	2.40	3.15			
29	1.50	2.33	43	2.50	3.24			

The above rates were adopted in 1911, and were applied to members at attained ages transferred to such class. Class C, whole life with disability, old age and accident features; Class E, twenty-year payment (adopted Jan., 1922). Also issues term to age 60.

Participation in 1926, 2 monthly payments skipped in Class C.

Expense of management provided for by per cent of payments.

Cost of management, 1919, $12,636.55; 1920, $17,625.16; 1921, $18,302.24; 1922, $26,052.01; 1923, $19,033.11; 1924, $11,817.49; 1925, $11,223.83; 1926, $15,260.07.

Cost of management per member, 1919, $1.70; 1920, $2.20; 1921,

$2.56; 1922, $3.30; 1923, $3.65; 1924, $2.29; 1925, $2.14; 1926, $2.80.

Deaths per 1,000 benefit members in 1919, 6.45; 1920, 8.1; 1921, 7.5; 1922, 8.05; 1923, 9.82; 1924, 11.92; 1925, 12.41; 1926, 13.58.

Average age, Jan. 1, 1920, 42.04 years; 1921, 41.99 years; 1922, 42.81 years; 1923, 43.02 years; 1924, 43.71 years; 1925, 44.38 years; 1926, 44.31 years; 1927, 44.86 years.

Number of payments: 1919 to 1925, 12 each year. 1925 to 1927, Classes E and C2, 12; Class C1, 10 each year.

Death benefits paid in 1919, $55,759.78; other benefits, $750; 1920, $62,340.89; other benefits, $1,300; 1921, $50,885.41; other benefits, $3,650; 1922, $48,048.16; other benefits, $10,525; 1923, $57,046.89; other benefits, $16,105; 1924, $44,097.05; other benefits, $17,350; 1925, $57,856.30; other benefits, $17,483.04; 1926, $59,709.69; other benefits, $21,381.69.

Insurance in force, Jan. 1, 1919, $7,064,300; 1920, $7,027,450; 1921 $7,053,450; 1922, $6,739,850; 1923, $5,562,305; 1924, $4,461,617; 1925, $4,416,660; 1926, $4,553,805; 1927, $4,755,862.

Benefit membership, Jan. 1, 1920, 7,406; 1921, 7,478; 1922, 7,185; 1923, 6,083; 1924, 5,210; 1925, 5,125; 1926, 5,241; 1927, 5,375.

Subordinate lodges, Jan. 1, 1920, 107; 1921, 106; 1922, 102; 1923, 101; 1924, 93; 1925, 93; 1926, 93; 1927, 88.

Total assets, Jan. 1, 1927, $667,359.22.

Total liabilities, Jan. 1, 1927, $8,500.

JURISDICTION: Illinois, Iowa, Minnesota. Cost of joining: $4.00.

SPECIAL FEATURES: Permanent disability, accident and old age benefits. Per capita included in rates. Men and women admitted. Juvenile department, 1,193 members. Certificates provide for paid-up and extended insurance and cash loan features after three years membership.

Order Brith Abraham (United States Grand Lodge)

Home Office, 266-268 Grand Street, New York, N. Y. Organized 1859.

ALEX. M. KATSKY, *Grand Master*, New York, N. Y.
GEORGE W. LEISERSOHN, *Grand Secretary*, New York, N. Y.
JULIUS BERLINER, *Grand Treasurer*, New York, N. Y.
GOLDFOGLE AND DORF, *Counsel*, New York, N. Y.

Commenced business as an order, March 12, 1859.

Issues certificates for $250 and $500 at these step rates on $500:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
21–29	$ .80	40–44	$1.25	55–59	$1.60	65–69	$1.75
30–34	1.10	45–49	1.35	60–64	1.70	70 and over	2.00
35–39	1.20	50–54	1.50				

The above rates were adopted July 1, 1921, and were applied at attained ages. Also issues certificates for $100 limited to ages 18 to 39 at $.25 monthly.

Expense of management provided by per capita tax.

Cost of management, 1921, $26,418.25; 1922, $25,911.45; 1923, $22,636.23; 1924, $23,639.09; 1925, $26,374.04; 1926, $26,113.53.

Cost of management per member, 1921, $1.32; 1922, $1.58; 1923, $1.50; 1924, $1.76; 1925, $1.78; 1926, $2.31.

Deaths per 1,000 benefit members, 1921, 28; 1922, 27; 1923, 27; 1924, 28; 1925, 29; 1926, 29.

Number of payments: 1921 to 1927, 12 each year.

Average age, Jan. 1, 1922, 49 years; 1923, 48 years; 1924, 47 years; 1925, 47 years; 1926, 48 years; 1927, 49 years.

Benefits paid in 1921, $298,851; 1922, $276,943.09; 1923, $280,-

631.24; 1924, $252,669.46; 1925, $264,364.57; 1926, $264,725.22.

Insurance in force, Jan. 1, 1922, $8,642,500; 1923, $7,501,750; 1924, $6,879,250; 1925, $6,364,250; 1926, $5,930,800; 1927, $5,123,150.

Benefit membership, Jan. 1, 1922, 17,434; social, 358; 1923, 15,152; social, 195; 1924, 13,904; social, 326; 1925, 12,915; social, 398; 1926, 12,168; social, 496; 1927, 10,460; social, 480.

Subordinate lodges, Jan. 1, 1922, 210; 1923, 198; 1924, 190; 1925, 185; 1926, 188; 1927, 178.

Total assets, Jan. 1, 1927, $80,358.60.

Total liabilities, Jan. 1, 1927, $76,360.93.

SPECIAL FEATURES: Fraternal aid to members, hospitals, homes, etc.

JURISDICTION: United States.

Order Knights of Joseph

Home Office, 1022 Engineers Bank Bldg., Cleveland, O. Organized 1896.

HENRY A. ROCKER, *Supreme Commander-Treasurer*, Cleveland, Ohio.
D. J. ZINNER, *Supreme Secretary*, Cleveland, Ohio.

Commenced business as an order, 1896.

Issues certificates for $500 only.

Deaths per $1,000 benefit members, 1921, 10.56; 1922, 14.8; 1923, 14.6; 1924, 15; 1925, 17; 1926, 11.

Number of payments: 1921 to 1927, 16 each year.

Total benefits paid in 1921, $98,772.79; 1922, $97,100; 1923, $77,000; 1924, $80,000; 1925, $79,250; 1926, $87,000.

Insurance in force, Jan. 1, 1922, $7,051,500; 1923, $5,864,500; 1924, $5,255,500; 1925, $5,002,500; 1926, $4,683,000; 1927, $3,426,500.

Benefit membership, Jan. 1, 1922, 14,103; 1923, 11,729; 1924, 10,511; 1925, 10,005; 1926, 9,366; 1927, 6,853.

Subordinate lodges, Jan. 1, 1922, 76; 1923, 70; 1924, 62; 1925, 68; 1926, 60; 1927, 55. JURISDICTION: Ohio.

Total assets, Jan. 1, 1927, $92,619.53.

Total liabilities, Jan. 1, 1927, $8,000.

Order of Mutual Protection

Office of Supreme Lodge, 159 N. State St., Chicago, Ill. Organized 1878.

S. J. MUELLER, JR., *Supreme President*, St. Louis, Mo.
C. J. DEL VECCHIO, *Supreme Secretary and Treasurer*, Chicago, Ill.
W. K. HARRISON, M. D., *Supreme Medical Examiner*, Chicago, Ill.
WM. B. JARVIS, *Attorney*, Chicago, Ill.

Commenced business as an order, November, 1878.

Expense of management provided by percentage of gross payments.

Cost of management, 1918, $8,537.26; 1919, $9,038.31; 1920, $15,046.02; 1921, $14,709.45; 1922, $13,435.40; 1923, $14,581.28; 1924, $15,721.81; 1925, $16,874.05; 1926, $15,701.61.

Cost of management per member, 1918, $1.45; 1919, $1.56; 1920, $2.59; 1921, $2.54; 1922, $2.36; 1923, $2.43; 1924, $2.80; 1925, $3.03; 1926, $2.89.

Deaths per 1,000 benefit members, 1918, 17.19; 1919, 14.67; 1920, 18.41; 1921, 16; 1922, 19.13; 1923, 18.8; 1924, 18.38; 1925, 17.7; 1926, 20.7.

Average age, Jan. 1, 1919, 45.17 years; 1920, 45.37 years; 1921, 45.78 years; 1922, 46 years; 1923, 46.91 years; 1924, 47 years; 1925, 47 years; 1926, 47 years; 1927, 47.9 years.

Number of payments: 1918 to 1927, 12 each year.

Amount collected per $1,000 (death only) each year: 1918 to 1927, age 30, $16.80; age 35, $19.68; age 40, $24.00.

Issues certificates for $500 to $3,000 at the following level monthly rates on $1,000 (Col. 1 and 2, net; Col. 3 and 4, participating):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.04	$1.12	$1.27	$1.97	36	$1.72	$1.80	$2.14	$2.91
17	1.04	1.12	1.30	2.00	37	1.76	1.88	2.21	2.98
18	1.04	1.12	1.32	2.03	38	1.84	1.96	2.29	3.05
19	1.04	1.12	1.35	2.06	39	1.92	2.04	2.38	3.13
20	1.04	1.12	1.38	2.10	40	2.00	2.12	2.47	3.22
21	1.04	1.16	1.41	2.13	41	2.08	2.20	2.56	3.31
22	1.08	1.20	1.45	2.17	42	2.16	2.32	2.66	3.40
23	1.12	1.24	1.48	2.21	43	2.28	2.40	2.77	3.50
24	1.16	1.28	1.52	2.25	44	2.36	2.48	2.88	3.60
25	1.20	1.32	1.55	2.29	45	2.48	2.60	3.00	3.71
26	1.24	1.36	1.59	2.34	46	2.60	2.72	3.13	3.83
27	1.28	1.40	1.64	2.38	47	2.72	2.84	3.27	3.95
28	1.32	1.44	1.68	2.43	48	2.84	3.00	3.42	4.09
29	1.36	1.48	1.73	2.48	49	3.00	3.16	3.58	4.23
30	1.40	1.52	1.78	2.53	50	3.12	3.32	3.75	4.37
31	1.44	1.56	1.83	2.59	51	3.28	3.48	3.93	4.53
32	1.48	1.60	1.88	2.65	52	3.44	3.68	4.12	4.70
33	1.56	1.64	1.94	2.71	53	3.60	3.92	4.32	4.88
34	1.60	1.72	2.01	2.77	54	3.80	4.16	4.54	5.07
35	1.64	1.76	2.07	2.84	55	3.96	4.40	4.78	5.28

The above rates were adopted in 1913 and 1921.

Col. 1, death benefit only; Col. 2, death and disability benefit combined; Col. 3, ordinary life; Col. 4, twenty-year payment life.

Certificates issued under Tables 3 and 4 provide for cash surrender, paid-up and extended insurance, premium loans, double indemnity in case of death due to travel accident, automatic extended insurance and an immediate advance to beneficiary of 1–10 of the face of certificate in case of death. Also issues twenty-year payment accumulative certificates with these features. The monthly rates are from $4.18 at age 16, to $5.05 at age 50.

Benefits paid in 1918, $62,612.58; 1919, $64,507.51; 1920, $85,955.66; 1921, $70,473.48; 1922, $80,093.99; 1923, $87,238.60; 1924, $84,671.51; 1925, $74,393.13; 1926, $81,158.52.

Insurance in force, Jan. 1, 1919, $3,873,909; 1920, $3,897,440; 1921, $3,864,940; 1922, $3,906,446; 1923, $3,792,895; 1924, $3,882,145; 1925, $3,876,993; 1926, $3,907,055; 1927, $3,802,555.

Benefit membership, Jan. 1, 1919, 5,767; social, 110; 1920, 5,826; social, 81; 1921, 5,797; social, 78; 1922, 5,802; social, 124; 1923, 5,594; social, 73; 1924, 5,627; social, 90; 1925, 5,577; social, 95; 1926, 5,552; social,127; 1927, 5,342; social, 132.

Subordinate lodges, Jan. 1, 1919, 60; 1920, 58; 1921, 53; 1922, 52; 1923, 51; 1924, 52; 1925, 51; 1926, 50; 1927, 45 Cost of joining: $5.00.

Total assets, Jan. 1, 1927, $849,261.89.

Total liabilities, Jan. 1, 1927, $15,165.42.

JURISDICTION: United States north of 31st parallel.

SPECIAL FEATURES: Men and women admitted. Occupations divided into three classes: Ordinary, Hazardous and Extra Hazardous.

Order of Railway Conductors of America (Mutual Ben. Dept.)

Home Office, O. R. C. Bldg., Cedar Rapids, Iowa. Organized 1868.

L. E. SHEPPARD, *President*, Cedar Rapids, Iowa.
E. P. CURTIS, *Secretary and Treasurer*, Cedar Rapids, Iowa.
W. J. MORRISON, M. D., *Medical Director*, Cedar Rapids, Iowa.

Commenced business as an order, December 15, 1868.

Issues certificates for $1,000 to $3,000 at an annual rate of $18 for each $1,000.

Deaths per 1,000 benefit members in 1921, 12.68; 1922, 13.52; 1923, 14.2; 1924, 13.6; 1925, 14.7; 1926, 15.17.

Average age, Jan. 1, 1922, 45.91 years; 1923, 46.58 years; 1924, 47.16 years; 1925, 47.68 years; 1926, 48.39 years; 1927, 49.17 years.

Benefits paid in 1921, $1,563,300; 1922, $1,585,500; 1923, $1,734,000; 1924, $1,783,948.67; 1925, $1,896,676.38; 1926, $1,746,223.79.

Insurance in force, Jan. 1, 1922, $102,840,000; 1923, $101,818,000; 1924, $102,558,500; 1925, $102,798,000; 1926, $101,487,500; 1927, $99,247,500.

Benefit membership, Jan. 1, 1922, 55,459; social, 3,484; 1923, 54,884; social, 3,257; 1924, 55,505; social, 3,736; 1925, 55,768; social, 3,225; 1926, 55,129; social, 3,434; 1927, 54,058; social, 3,238.

Subordinate lodges, Jan. 1, 1922, 674; 1923, 680; 1924, 683; 1925, 683; 1926, 684; 1927, 677.

Cost of joining: $2.25 per $1,000 insurance.

Total assets, Jan. 1, 1927, $4,303,836.40.

Total liabilities, Jan. 1, 1927, $273,037.41.

Order of Scottish Clans

Office of Royal Clan, 248 Boylston St., Boston, Mass. Organized 1878.

Duncan MacInnes, *Royal Chief*, New York, N. Y.
Thos. R. P. Gibb, *Royal Secretary*, Boston, Mass.
Wm. Reid, Jr., *Royal Treasurer*, New York, N. Y.
George A. Johnson, M. D., *Royal Physician*, Everett, Mass.
Thomas W. Forsyth, *Royal Counselor*, San Francisco, Cal.

Commenced business as an order, November 30, 1878.

Issues certificates for $250 to $2,000 at the following level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–21	$1.00	34–35	$1.55	43	$2.25	50	$3.25
22–23	1.10	36–37	1.65	44	2.35	51	3.40
24–25	1.15	38	1.75	45	2.50	52	3.55
26–27	1.20	39	1.85	46	2.65	53	3.75
28–29	1.25	40	1.95	47	2.80	54	3.95
30–31	1.35	41	2.05	48	2.95	55	4.20
32–33	1.45	42	2.15	49	3.10		

The above rates were adopted in 1923. Expense of management provided by per capita tax of $1.80 per member per year.

Cost of management, 1921, $34,859.21; 1922, $22,949.21; 1923, $36,180.02; 1924, $36,453.17; 1925, $43,649.57; 1926, $35,553.01.

Cost of management per member, 1921, $1.83; 1922, $1.20; 1923, $1.56; 1924, $1.60; 1925, $1.96; 1926, $1.57.

Deaths per 1,000 benefit members, 1921, 10.42; 1922, 10; 1923, 8; 1924, 9; 1925, 9; 1926, 9.4.

Average age, Jan. 1, 1922, 39 years; 1923, 39 years; 1924, 37 years; 1925, 39 years; 1926, 39 years; 1927, 40 years.

Number of payments: 1921 to 1927, 12 each year.

Benefits paid in 1919, $202,275; 1920, $142,600; 1921, $156,766; 1922, $142,633.34; 1923, $140,308.33; 1924, $144,115; 1925, $138,470; 1926, $138,788.33.

Insurance in force, Jan. 1, 1922, $10,772,850; 1923, $10,766,500; 1924, $12,535,000; 1925, $11,903,681; 1926, $11,700,966; 1927, $11,741,851.

Benefit membership, Jan. 1, 1922, 19,022; social, 3,000; 1923, 19,163;

social, 3,000; 1924, 23,175; social, 3,000; 1925, 22,488; social, 3,000; 1926, 22,165; social, 3,000; 1927, 22,223; social, 3,000.

Subordinate lodges, Jan. 1, 1922, 168; 1923, 170; 1924, 174; 1925, 193; 1926, 194; 1927, 199.

Total assets, Jan. 1, 1927, $1,072,966.74.

Total liabilities, Jan. 1, 1927, $15,793.30.

Order of the Amaranth

General Assembly, 3106 Gratiot Ave., Detroit, Mich. Organized 1891.

OTTO GERSABECK, *General President*, Detroit, Mich.
PETER J. JEUP, *General Secretary*, Detroit, Mich.
S. H. HEWITT, *General Treasurer*, Detroit, Mich.
JOHN C. JACOB, M. D., *General Medical Director*, Detroit, Mich.

Commenced business as an order, May 1, 1891.

Issues certificates for $250 to $2,000 at the following level monthly whole life net rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18–20	$1.19	29–30	$1.51	37	$1.91	44	$2.47
21–22	1.23	31	1.55	38	1.95	45	2.55
23–24	1.27	32	1.59	39	2.07	46	2.67
25	1.31	33	1.67	40	2.11	47	2.79
26	1.35	34	1.75	41	2.19	48	2.87
27	1.39	35	1.79	42	2.27	49	3.03
28	1.47	36	1.83	43	2.39		

The above rates effective Jan. 1, 1921, and applied to existing members as of age at entry. Old members not disturbed. Certificates provide for surrender at age 70 for 50% of face.

Expense of management provided by deducting fifteen cents per month per member from above rates.

Deaths per 1,000 benefit members, 1921, 10; 1922, 8; 1923, 8; 1924, 10; 1925, 17; 1926, 15.7.

Average age, Jan. 1, 1922, 40 years; 1923, 41 years; 1924, 42 years; 1925, 42 years; 1926, 42 years; 1927, 43 years.

Number of payments: 1920 to 1927, 12 each year.

Amount collected per $1,000 each year: 1921 to 1927, age 30, $18.12; age 35, $21.48; age 40, $25.32.

Benefits paid in 1921, $28,083.33; 1922, $32,666.66; 1923, $35,333.32; 1924, $27,416.67; 1925, $44,683.14; 1926, $43,573.34.

Insurance in force, Jan. 1, 1922, $2,533,533; 1923, $2,524,033; 1924, $2,495,533; 1925, $2,620,740; 1926, $2,625,750; 1927, $2,582,000.

Benefit membership, Jan. 1, 1922, 3,008; 1923, 2,993; 1924, 2,959; 1925, 3,020; 1926, 3,023; 1927, 2,979.

Subordinate lodges, Jan. 1, 1923, 9; 1924, 9; 1925, 8; 1926, 8; 1927, 8.

Total assets, Jan. 1, 1927, $262,867.19.

Total liabilities, Jan. 1, 1927, $1,500.

JURISDICTION: Michigan. Men only admitted.

SPECIAL FEATURES: Subordinate assemblies provide a separate fund for payment of sick or accident benefits of $4, $8, $12 and $16, at monthly rates of $0.25, $0.50, $0.75 and $1.00 respectively.

Order Sons of St. George (Grand Lodge of Illinois)

Home Office, 4823 Cottage Grove Ave., Chicago, Ill. Organized 1889.

WM. G. CURTIS, *Grand President*, Chicago, Ill.
CHAS. C. MEURISSE, *Grand Secretary*, Chicago, Ill.
JAS. W. REX, *Grand Treasurer*, Chicago, Ill.
A. J. PARKER, M. D., *Grand Medical Examiner*, Chicago, Ill.

Commenced business as an order, August 9, 1889.

Issues certificates for $250 to $1,000 at the following net level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$ .86	26	$1.07	34	$1.40	42	$1.91
19	.88	27	1.11	35	1.45	43	1.99
20	.90	28	1.14	36	1.51	44	2.07
21	.93	29	1.18	37	1.57	45	2.16
22	.96	30	1.22	38	1.63	46	2.25
23	.98	31	1.26	39	1.69	47	2.35
24	1.01	32	1.31	40	1.76	48	2.46
25	1.04	33	1.35	41	1.83	49	2.58

The above rates were effective June 1, 1921, on all members at attained ages.

Expense of management provided by monthly per capita tax.

Deaths per 1,000 benefit members in 1920, 12.14; 1921, 11.8; 1922, 17.7; 1923, 16.5; 1924, 15.3; 1925, 15.9; 1926, 19.

Average age, Jan. 1, 1921, 45 years; 1922, 46 years; 1923, 47.7 years; 1924, 47.75 years; 1925, 47 years; 1926, 47.6 years; 1927, 47 years.

Number of payments: 1920 to 1927, 12 each year.

Amount collected per $1,000 each year: 1920 to 1922, age 30, $12.48; age 35, $14.88; age 40, $18.00; 1922 to 1927, age 30, $14.64; age 35, $17.40; age 40, $21.12.

Benefits paid in 1920, $19,250; 1921, $17,500; 1922, $29,500; 1923, $24,470.25; 1924, $22,529.75; 1925, $19,000; 1927, $31,000.

Insurance in force, Jan. 1, 1920, $1,777,750; 1921, $1,789,000; 1922, $1,670,000; 1923, $1,597,250; 1924, $1,609,500; 1925, $1,604,250; 1926, $1,579,250; 1927, $1,541,500.

Benefit membership, Jan. 1, 1920, 2,544; social, 450; 1921, 2,553; social, 497; 1922, 2,391; social, 530; 1923, 2,282; social, 560; 1924, 2,302; social, 582; 1925, 2,282; social, 675; 1926, 2,238; social, 643; 1927, 2,179; social, 637.

Subordinate lodges, Jan. 1, 1921, 27; 1922, 27; 1923, 26; 1924, 25; 1925, 25; 1926, 24; 1927, 24.

Total assets, Jan. 1, 1927, $189,990.05.

Total liabilities, Jan. 1, 1927, $3,528.86.

Actual to expected mortality, N. F. C. table, 91.48%.

JURISDICTION: Ill., Minn., Mo., Wis. Men only admitted.

Order Sons of Zion

Home Office, 44 East 23rd St., New York, N. Y. Organized 1910.

SOL. FREIDLAND, *President*, New York, N. Y.
JACOB ISH-KISHOR, *Secretary*, New York, N. Y.
MAX FANWICK, *Treasurer*, New York, N. Y.
SOLOMON NEUMANN, M. D., *Chief Medical Examiner*, New York, N. Y.
SAMUEL WEINSTEIN, *Counsel*, New York, N. Y.

Commenced business as an order, November 15, 1910.

Issues certificates for $100 to $2,000 on American Experience rates, net basis.

Expense of management provided by annual per capita tax, entrance fees and fifty per cent of first year's payments.

Deaths per 1,000 benefit members, 1920, 7; 1921, 7; 1922, 9; 1923, 11.4; 1924, 8.47; 1925, 11.8; 1926, 10.

Average age, Jan. 1, 1921, 40 years; 1922, 41 years; 1923, 44 years; 1924, 44 years; 1925, 45 years; 1926, 44 years; 1927, 45 years.

Number of payments: 1920 to 1927, 12 each year.

Benefits paid in 1920, $12,193.87; 1921, $8,192.73; 1922, $11,904.44; 1923, $12,682.08; 1924, $9,943.55; 1925, $17,730.21; 1926, $12,995.68.

Insurance in force, Jan. 1, 1921, $1,250,300; 1922, $1,199,650; 1923, $1,106,850; 1924, $1,127,200; 1925, $1,154,150; 1926, $1,562,550; 1927, $1,388,150.

Benefit membership, Jan. 1, 1921, 4,186; 1922, 3,960; 1923, 3,619; 1924, 3,372; 1925, 3,477; 1926, 4,285; 1927, 3,851; social, 58.

Subordinate lodges, Jan. 1, 1921, 60; 1922, 60; 1923, 57; 1924, 57; 1925, 57; 1926, 67; 1927, 68.

Total assets, Jan. 1, 1927, $214,810.84.

Total liabilities, Jan. 1, 1927, $29,084.11.

Issues whole life, paid-up at age 70 and twenty-year payment certificates with paid-up and extended insurance features. Men and women admitted.

Pennsylvania Slovak, Roman and Greek Catholic Ladies' Union

Home Office, 116 N. Main St., Wilkes-Barre, Pa. Organized 1898.

Mrs. Antonia Virusky, *President*, Freeland, Pa.
Mrs. Anna Malnic, *Secretary*, Wilkes-Barre, Pa.
Mrs. Pauline Petro, *Treasurer*, Hazleton, Pa.
Frank J. Kosek, M. D., *Medical Examiner*, Wilkes-Barre, Pa.
Edmund Uffalussy, *Adviser*, Wilkes-Barre, Pa.

Commenced business as an order, Nov. 21, 1898.

Date of first payment levied, Sept 17, 1900.

Issues certificates for $250 to $1,000 at the following net whole life rates on $1,000 for women:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–18	$0.86	25	$1.01	32	$1.17	39	$1.40
19	.89	26	1.04	33	1.19	40	1.44
20	.91	27	1.06	34	1.21	41	1.51
21	.93	28	1.08	35	1.23	42	1.57
22	.95	29	1.10	36	1.28	43	1.63
23	.97	30	1.12	37	1.32	44	1.69
24	.99	31	1.15	38	1.36	45	1.75

The above table applies to women members. Rates for male members are on a higher table example of which follow for $1,000: age 16, $1.11; age 25, $1.33; age 35, $1.73; age 45, $2.48.

The above rates went into effect Jan. 1, 1924, and applied to existing members as of age at entry.

Expense of management provided for by an additional monthly per capita.

Cost of management, 1926, $14,043.92.

Cost of management per member, 1926, $0.89.

Deaths per 1,000 benefit members in 1926, 11.1.

Number of payments: 1926, 12.

Benefits paid in 1926, $144,140.

Insurance in force, Jan. 1, 1927, $14,398,000.

Benefit membership, Jan. 1, 1927, 15,697.

Subordinate lodges, Jan. 1, 1927, 181.

Men and women admitted.

Assets, Jan. 1, 1927, $880,871.06.

Liabilities, Jan. 1, 1927, $62,245.79.

Pennsylvania Slovak, Roman and Greek Catholic Union

Head Office, 173 N. Main St., Wilkes-Barre, Pa. Organized 1893.

JOSEPH KIESEL, *President*, Scranton, Pa.
MARTIN PODSKOCH, *Secretary*, Wilkes-Barre, Pa.
ANDREW H. GUFFROVICH, *Treasurer*, Nanticoke, Pa.
STEPHEN STEVENS, M. D., *Medical Examiner*, Pittston, Pa.
PETER P. JURCHAK, *Attorney*, Johnstown, Pa.

Commenced business as an order, July, 1893.

Issues certificates for $250 to $1,000 at the following net level monthly rates on $1,000 (Col. 1, male members; Col. 2, female members):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16–18	$1.20	$1.07	29	$1.57	$1.44	40	$2.13	$2.00
19	1.24	1.11	30	1.60	1.47	41	2.20	2.07
20	1.28	1.15	31	1.64	1.51	42	2.28	2.15
21	1.31	1.18	32	1.69	1.56	43	2.37	2.24
22	1.33	1.20	33	1.73	1.60	44	2.48	2.35
23	1.36	1.23	34	1.79	1.66	45	2.59	2.46
24	1.39	1.26	35	1.84	1.71	46	2.72	2.59
25	1.42	1.29	36	1.89	1.76	47	2.83	2.70
26	1.45	1.32	37	1.94	1.81	48	2.95	2.82
27	1.51	1.38	38	1.99	1.86	49	3.07	2.94
28	1.53	1.40	39	2.07	1.94	50	3.20	3.07

The above rates took effect Aug. 1, 1923, and applied to existing members as of age of entry.

Expense of management provided for by a monthly per capita.

Cost of management, 1924, $10,053.64; 1925, $13,143.08; 1926, $11,174.65.

Cost of management per member, 1924, $0.44; 1925, $0.58; 1926, $0.49.

Deaths per 1,000 benefit members, 1924, 10.54; 1925, 10.41; 1926, 11.17.

Average age, Jan. 1, 1925, 36.09 years; 1926, 37.35 years; 1927, 37.84 years.

Number of payments: 1924 to 1927, 12 each year.

Benefits paid in 1924, $194,175; 1925, $210,225; 1926, $213,700.

Insurance in force, Jan. 1, 1925, $18,816,500; 1926, $18,977,500; 1927, $19,305,250.

Benefit membership, Jan. 1, 1925, 22,567; 1926, 22,665; 1927, 22,940.

Subordinate lodges, Jan. 1, 1925, 276; 1926, 278; 1927, 277.

Interest rate realized, 5.56%.

Assets, Jan. 1, 1927, $1,588,414.22.

Liabilities, Jan. 1, 1927, $121,565 (includes $104,165 orphans' fund).

Pike County Mutual Life Association

Home Office, Perry, Ill. Organized 1901.

V. D. SCARBOROUGH, *Grand President*, Detroit, Ill.
HARVEY SIX, *Grand Secretary*, Perry, Ill.
J. R. EASLEY, *Grand Treasurer*, New Canton, Ill.
T. D. KAYLOR, M. D., *Grand Medical Examiner*, Barry, Ill.

Commenced business as an order, August 20, 1901.

Expense of management provided by per capita tax.

Cost of management, 1919, $3,184.29; 1920, $3,247.65; 1921, $4,580.70; 1922, $3,774.28; 1923, $3,732.04; 1924, $3,498.76; 1925, $4,316; 1926, $3,499.45.

Cost of management per member, 1919, $0.74; 1920, $0.76; 1921, $1.06; 1922, $0.89; 1923, $0.84; 1924, $0.79; 1925, $0.84; 1926, $0.82.

Issues certificates for $500 to $2,000 at these net rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$ .50	29–30	$ .56	36	$ .63	41	$ .71
19–20	.51	31	.57	37	.64	42	.73
21–22	.52	32	.58	38	.66	43	.75
23–24	.53	33	.59	39	.67	44	.77
25–26	.54	34	.60	40	.69	45	.79
27–28	.55	35	.61				

Deaths per 1,000 benefit members in 1919, 10.4; 1920, 9.5; 1921, 7; 1922, 9.60; 1923, 9.75; 1924, 10; 1925, 12; 1926, 13.

Average age, Jan. 1, 1920, 41 years; 1921, 40 years; 1922, 40.1 years; 1923, 41.3 years; 1924, 42 years; 1925, 42.6 years; 1926, 43 years; 1927, 43 years.

Number of payments: 1919, 18; 1920, 17; 1921, 12; 1922, 15; 1923, 16; 1924, 18; 1925, 21; 1926, 23.

Benefits paid in 1919, $73,500; 1920, $61,000; 1921, $50,000; 1922, $71,000; 1923, $67,000; 1924, $73,000; 1925, $97,250; 1926, $89,000.

Insurance in force, Jan. 1, 1920, $6,484,750; 1921, $6,197,000; 1922, $6,514,500; 1923, $6,572,500; 1924, $6,610,500; 1925, $6,623,500; 1926, $6,635,750; 1927, $6,383,250.

Benefit membership, Jan. 1, 1920, 4,395; 1921, 4,191; 1922, 4.355; 1923, 4,381; 1924, 4.412; 1925, 4.394; 1926, 4,413; 1927, 4,261.

Subordinate lodges, Jan. 1, 1920, 22; 1921, 22; 1922, 22; 1923, 22; 1924, 22; 1925, 22; 1926, 22; 1927, 22.

Total assets, Jan. 1, 1927, $11,545.03.

Men and women admitted.

Polish Alma Mater of the U. S. A.

Home Office, 1643 Milwaukee Ave., Chicago, Ill. Organized 1910.

ALBERT F. SOSKA, *President*, Chicago, Ill.
THOMAS S. BLACHOWSKI, *Secretary*, Chicago, Ill.
JOHN P. MACIEJEWSKI, *Treasurer*, Chicago, Ill.

Commenced business as an order, May 4, 1910.

Issues certificates for $100 to $1,000 at the following level monthly rates on $1,000 (Col. 1, whole life; Col. 2, 20-year payment; Col. 3, payments to age 70):

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
18	$1.06	$1.58	$1.08	35	$1.65	$2.20	$1.73
19	1.08	1.60	1.10	36	1.70	2.25	1.80
20	1.11	1.63	1.13	37	1.76	2.31	1.86
21	1.13	1.66	1.16	38	1.82	2.37	1.94
22	1.16	1.69	1.18	39	1.89	2.43	2.01
23	1.18	1.72	1.21	40	1.96	2.50	2.10
24	1.21	1.75	1.24	41	2.03	2.57	2.19
25	1.24	1.78	1.28	42	2.11	2.64	2.28
26	1.27	1.82	1.31	43	2.20	2.72	2.39
27	1.31	1.85	1.35	44	2.29	2.80	2.50
28	1.34	1.89	1.39	45	2.38	2.89	2.62
29	1.38	1.93	1.43	46	2.49	2.98	2.75
30	1.42	1.97	1.47	47	2.60	3.08	2.89
31	1.46	2.01	1.52	48	2.71	3.18	3.05
32	1.50	2.05	1.56	49	2.84	3.29	3.22
33	1.55	2.10	1.62	50	2.97	3.41	3.41
34	1.60	2.15	1.67				

The above rates effective Jan. 1, 1925, for new members. These rates include disability, paid-up and extended insurance features.

Expense of management provided by per capita tax.

Deaths per 1,000 benefit members, 1919, 10; 1920, 10; 1921, 6.5; 1922, 7.5; 1923, 7.7; 1924, 8.4; 1925, 8.84; 1926, 8.5.

Number of payments: 1919 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1920 to 1927, age 30, $15.60; age 35, $18.60; age 40, $21.60.

Benefits paid in 1919, $24,675; 1920, $29,300; 1921, $20,900; 1922, $27,250; 1923, $26,975; 1924, $26,875; 1925, $28,775; 1926, $28,439.26.

Insurance in force, Jan. 1, 1919, $3,470,250; 1920, $3,729,525; 1921, $3,675,150; 1922, $3,541,150; 1923, $3,381,900; 1924, $3,495,850; 1925, $3,613,950; 1926, $3,639,150; 1927, $3,713,920.

Benefit membership, Jan. 1, 1919, 6,737; social, 42; 1920, 7,041; social, 52; 1921, 6,893; social, 50; 1922, 6,607; social, 60; 1923, 6,412; social, 50; 1924, 6,544; social, 64; 1925, 6,773; social, 120; 1926, 6,803; social, 105; 1927, 7,035; social, 182.

Subordinate lodges, Jan. 1, 1920, 102; 1921, 115; 1922, 115; 1923, 118; 1924, 125; 1925, 126; 1926, 129; 1927, 133.

Total assets, Jan. 1, 1927, $458,227.29.

Total liabilities, Jan. 1, 1927, $90,927.24.

JURISDICTION: Ill., Ind., Pa. Men and women admitted.

Polish Association of America

Home Office, 451 Mitchell St., Milwaukee, Wis. Organized 1895.

JOSEPH A. DOMACHOWSKI, *President*, Milwaukee, Wis.
JOHN KANTAK, *Secretary*, Milwaukee, Wis.
JOHN J. LUDKA, JR., *Treasurer*, Milwaukee, Wis.
EDMUND BRZEZINSKI, M. D., *Medical Examiner*, Milwaukee, Wis.
LEONARD KLECZKA, *Counsel*, Milwaukee, Wis.

Commenced business as an order, November, 1895.

Date of first payment levied, January, 1896.

Issues certificates for $100 to $1,000 at the following level monthly rates on $1,000: Col. 1, whole life; Col. 2, paid-up at age 70; Col. 3, twenty-year payment.

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
16	$1.04	$1.06	$1.61	34	$1.65	$1.73	$2.27
17	1.06	1.08	1.63	35	1.70	1.80	2.33
18	1.08	1.10	1.66	36	1.76	1.86	2.39
19	1.11	1.13	1.69	37	1.82	1.94	2.45
20	1.13	1.16	1.72	38	1.89	2.01	2.51
21	1.16	1.18	1.75	39	1.96	2.10	2.57
22	1.18	1.21	1.78	40	2.03	2.19	2.64
23	1.21	1.24	1.81	41	2.11	2.28	2.72
24	1.24	1.28	1.84	42	2.20	2.39	2.79
25	1.27	1.31	1.88	43	2.29	2.50	2.88
26	1.31	1.35	1.92	44	2.38	2.62	2.96
27	1.34	1.39	1.95	45	2.49	2.75	3.06
28	1.38	1.43	1.99	46	2.60	2.89	3.16
29	1.42	1.47	2.04	47	2.71	3.05	3.26
30	1.46	1.53	2.08	48	2.84	3.22	3.38
31	1.50	1.56	2.12	49	2.97	3.41	3.50
32	1.55	1.62	2.17	50	3.11	3.62	3.62
33	1.60	1.67	2.22				

The above rates (American Experience table) effective Jan. 1, 1922. They applied to members admitted prior to 1919 at attained ages, and

those admitted from 1919 to 1922 as of age at entry.

Expense of management provided by per cent of payments.

Cost of management, 1921, $12,367.97; 1922, $14,378.37; 1923, $10,457.73; 1924, $20,872.91; 1925, $20,359.86; 1926, $19,144.11.

Cost of management per member, 1921, $1.20; 1922, $2.00; 1923, $1.33; 1924, $2.63; 1925, $2.27; 1926, $2.25.

Deaths per 1,000 benefit members, 1921, 11; 1922, 10; 1923, 10.3; 1924, 10; 1925, 15; 1926, 12.7.

Average age, Jan. 1, 1922, 41 years; 1923, 42 years; 1924, 42 years; 1925, 42 years; 1926, 41.5 years; 1927, 40 years.

Number of payments: 1919 to 1927, 12 each year.

Total benefits paid in 1921, $69,075; 1922, $75,277.20; 1923, $65,948.70; 1924, $53,309.60; 1925, $75,973.58; 1926, $61,802.16.

Insurance in force, Jan. 1, 1922, $5,963,050; 1923, $4,038,300; 1924, $4,242,723; 1925, $4,408,965; 1926, $4,639,357; 1927, $4,877,355.

Benefit membership, Jan. 1, 1922, 10,274; 1923, 7,155; 1924, 7,635; 1925, 7,945; 1926, 8,538; 1927, 9,259.

Subordinate lodges, Jan. 1, 1922, 179; 1923, 149; 1924, 146; 1925, 149; 1926, 171; 1927, 162.

Total assets, Jan. 1, 1927, $543,515.87.

Total liabilities, Jan. 1, 1927, $13,705.90.

Men and women admitted. Interest rate realized, 6%. Valuation ratio, Dec. 31, 1926, 123%.

Polish National Alliance of America

Office, 1406-8 W. Division St., Chicago, Ill. Organized 1880.

K. Zychlinski, *President*, Chicago, Ill.
John S. Zawilinski, *General Secretary*, Chicago, Ill.
M. J. Turbak, *Treasurer*, Chicago, Ill.
A. Balcerzak, M. D., *Medical Examiner*, Chicago, Ill.
Leo S. Mallek, *General Counsel*, Chicago, Ill.

Commenced business as an order, 1880.

Expense of management provided by per capita tax and entrance fee.

Cost of management, 1917, $62,682.48; 1918, $76,765.21; 1919, $80,518.88; 1920, $91,814.63; 1921, $91,227.13; 1922, $154,266.38; 1923, $92,054.55; 1924, $118,888.60; 1925, $139,822.08; 1926, $170,824.95.

Cost of management per member, 1917, $0.50; 1918, $0.60; 1919, $0.66; 1920, $0.73; 1921, $0.73; 1922, $1.20; 1923, $0.66; 1924, $0.70; 1925, $0.86; 1926, $1.00.

Deaths per 1,000 benefit members, 1917, 10.26; 1918, 20.2; 1919, 10.94; 1920, 10.44; 1921, 10.48; 1922, 10.53; 1923, 11.41; 1924, 10.35; 1925, 10.79; 1926, 11.03.

Average age, Jan. 1, 1918, 35.30 years; 1919, 35.6 years; 1920, 37.18 years; 1921, 35.77 years; 1922, 38.25 years; 1923, 38.6 years; 1924, 37.4 years; 1925, 34.9 years; 1926, 36.6 years; 1927, 38.9 years.

Number of payments: 1918, 12 each year; 1918, 13; 1919, 16; 1920 to 1927, 12 each year.

Benefits paid in 1917, $733,214.46; 1918, $766,199.52; 1919, $1,382,505.49; 1920, $799,201.71; 1921, $772,460.69; 1922, $759,904.98; 1923, $918,257.14; 1924, $851,660.64; 1925, $1,053,669.51; 1926, $1,068,378.96.

Insurance in force, Jan. 1, 1918, $71,297,800; 1919, $70,366,000; 1920, $68,984,800; 1921, $72,830,800; 1922, $72,167,300; 1923, $75,459,200; 1924, $84,517,100; 1925, $91,817,650; 1926, $98,662,350; 1927, $104,869,850.

Issues certificates for $100 to $5,000 as per the following table of whole life net level monthly rates on $1,000 (age 16, $0.99):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
17	$1.01	28	$1.35	39	$1.91	50	$2.97
18	1.03	29	1.39	40	1.98	51	3.11
19	1.05	30	1.43	41	2.05	52	3.26
20	1.08	31	1.48	42	2.13	53	3.43
21	1.13	32	1.52	43	2.21	54	3.60
22	1.16	33	1.56	44	2.30	55	3.79
23	1.18	34	1.61	45	2.39	56	3.99
24	1.21	35	1.66	46	2.49	57	4.20
25	1.24	36	1.72	47	2.60	58	4.42
26	1.28	37	1.78	48	2.71	59	4.67
27	1.31	38	1.84	49	2.83	60	4.93

The above rates were adopted in 1918 and applied to existing members as of age at entry. Also issues twenty-year payment life certificates (Col. 1) and twenty-year payment certificates (Col. 2) with one-half of benefit payable at age 70.

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$1.63	$1.85	24	$1.89	$2.20	32	$2.25	$2.60
17	1.66	1.88	25	1.93	2.25	33	2.31	2.65
18	1.69	1.91	26	1.97	2.30	34	2.37	2.70
19	1.72	1.95	27	2.01	2.35	35	2.43	2.78
20	1.75	2.00	28	2.05	2.40	36	2.50	2.87
21	1.78	2.05	29	2.10	2.45	37	2.57	2.96
22	1.82	2.10	30	2.15	2.50	38	2.64	3.06
23	1.85	2.15	31	2.20	2.55	39	2.72	3.16

Certificates provide for surrender, paid-up and extended insurance features.

Benefit membership, Jan. 1, 1918, 124,035; social, 3,151; 1919, 122,952; social, 2,909; 1920, 119,430; social, 2,451; 1921, 124,225; social, 2,296; 1922, 121,639; social, 1,829; 1923, 125,910; social, 1,678; 1924, 139,137; social, 1,876; 1925, 149,317; social, 2,181; 1926, 159,929; social, 1,961; 1927, 168,955; social, 1,961.

Subordinate lodges, Jan. 1, 1918, 1,687; 1919, 1,623; 1920, 1,604; 1921, 1,606; 1922, 1,599; 1923, 1,573; 1924, 1,648; 1925, 1,679; 1926, 1,725; 1927, 1,731.

Cost of joining: $2.00.

Total assets, Jan. 1, 1927, $12,313,375.62.

Total liabilities, Jan. 1, 1927, $340,771.77.

JURISDICTION: United States and Canada.

SPECIAL FEATURES: Care of Polish immigrants. Help in education; aid to poor and destitute. Juvenile department, 65,795 members.

Polish National Alliance of Brooklyn

Home Office, 142 Grand St., Brooklyn, N. Y. Organized 1905.

J. A. HILLA, *President*, Brooklyn, N. Y.
F. JANUSZEWSKI, *General Secretary*, Brooklyn, N. Y.
F. A. BELLING, *Treasurer*, Brooklyn, N. Y.
A. W. RUSIN, M. D., *Medical Examiner*, Brooklyn, N. Y.
W. J. KOWALSKI, *General Counsel*, Brooklyn, N. Y.

Commenced business, April 20, 1905.

Issues certificates for $100 to $900 on N. F. C. rates.

These rates effective in 1922 and applied to members at entry ages.
Expense of management provided for by annual per capita.
Cost of management, 1924, $5,233; 1925, $5,427.96; 1926, $5,745.
Cost of management per member, 1924, $0.52; 1925, $0.52; 1926, $0.53.
Deaths per 1,000 benefit members, 1924, 8.2; 1925, 9.5; 1926, 9.6.
Average age, Jan. 1, 1925, 35.4 years; 1926, 34.5 years; 1927, 35.3 years.
Number of payments: 1924 to 1927, 12 each year.
Death benefits paid in 1924, $33,695; 1925, $46,350; 1926, $45,313.32.
Insurance in force, Jan. 1, 1925, $4,943,300; 1926, $5,217,100; 1927, $5,390,800.
Benefit membership, Jan. 1, 1925, 10,086; 1926, 10,561; 1927, 10,767.
Subordinate lodges, Jan. 1, 1925, 112; 1926, 113; 1927, 115.
Cost of joining: $1.50. Men and women admitted.
Total assets, Jan. 1, 1927, $511,619.37.
Total liabilities, Jan. 1, 1927, $22,483.98.
JURISDICTION: New York, New Jersey, Connecticut.

Polish National Union of America

Head Office, 1004 Pittston Ave., Scranton, Pa. Organized 1908.

WIKTOR KOSIOREK, *President*, Scranton, Pa.
MICHAEL ROMAN, *Supreme Secretary*, Scranton, Pa.
JOHN F. MIKUTA, *Treasurer*, Scranton, Pa.
Z. NOWICKI, M. D., *Medical Examiner*, Scranton, Pa.
M. KABATCHNICK, *Attorney*, Scranton, Pa.
Commenced business, September, 1908.
Date of first payment levied, September, 1908.
Issues certificates for $500 to $2,000 at the following level monthly rates on $1,000 (Col. 1, whole life; Col. 2, 20-year payment):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$1.03	$1.59	24	$1.23	$1.83	32	$1.53	$2.15
17	1.05	1.62	25	1.26	1.86	33	1.58	2.20
18	1.07	1.64	26	1.29	1.90	34	1.63	2.25
19	1.10	1.67	27	1.33	1.94	35	1.68	2.31
20	1.12	1.70	28	1.36	1.98	36	1.74	2.37
21	1.15	1.73	29	1.40	2.02	37	1.80	2.43
22	1.17	1.76	30	1.44	2.06	38	1.87	2.49
23	1.20	1.79	31	1.49	2.11	39	1.93	2.56

The above rates (American Experience Table) effective Jan. 1, 1924, and apply to new members. They provide for cash surrender, paid-up insurance and premium loans. Payments monthly, quarterly, semi-annually or annually.
Expense of management provided for by annual per capita.
Cost of management, 1922, $8,959.72; 1923, $8,506.19; 1924, $12,-875.26; 1925, $12,590.04; 1926, $12,503.02.
Cost of management per member, 1922, $1.58; 1923, $1.37; 1924, $1.77; 1925, $1.85; 1926, $1.52.
Deaths per 1,000 benefit members in 1922, 6.43; 1923, 10.66; 1924, 9.34; 1925, 12.62; 1926, 10.11.
Average age, Jan. 1, 1923, 35.1 years; 1924, 35.35 years; 1925, 34.54 years; 1926, 35.6 years; 1927, 35.21 years.
Number of payments: 1922 to 1927, 12 each year.
Total benefits paid in 1922, $20,120.84; 1923, $27,132.76; 1924, $37,509.71; 1925, $46,473.04; 1926, $49,675.63.

Insurance in force, Jan. 1, 1923, $3,317,000; 1924, $3,721,200; 1925, $4,896,500; 1926, $4,558,000; 1927, $5,921,700.

Benefit membership, Jan. 1, 1923, 5,657; 1924, 6,192; 1925, 7,280; 1926, 6,916; 1927, 8,206.

Subordinate lodges, Jan. 1, 1923, 117; 1924, 122; 1925, 122; 1926, 128; 1927, 138.

Total assets, Jan. 1, 1927, $420,127.73.

Total liabilities, Jan. 1, 1927, $15,830.37.

JURISDICTION: Pa., N. Y., N. J., Mass., Ohio, Conn., Ind., Ill., Md., Mich, Minn, Mo., R. I. Cost of joining: $2.00.

SPECIAL FEATURES: Also provides permanent and old age disability and sick and accident benefits. Interest rate realized, 6.22%. Valuation ratio, 103.63%. Financial assistance in education of children of members and relief of disabled or sick members. Juvenile department.

Polish Roman Catholic Union of America

Home Office, 984-986 Milwaukee Ave., Chicago, Ill. Organized 1887.

ANDREW KAZMIERCZAK, *President*, Chicago, Ill.
STANLEY GODZICH, *Secretary General*, Chicago, Ill.
P. ROSTENKOWSKI, *Treasurer*, Chicago, Ill.
M. BADZMEROWSKI, M. D., *Medical Examiner*, Chicago, Ill.
J. JANKOWSKI, *General Counsel*, Chicago, Ill.

Commenced business as an order, December 16, 1887.

Issues certificates from $100 to $5,000 at the following table of participating monthly rates on $1,000 (Col. 1, whole life; Col. 2, 20-year payment):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$1.02	$1.57	30	$1.43	$2.03	44	$2.34	$2.90
17	1.04	1.60	31	1.47	2.08	45	2.44	2.99
18	1.06	1.62	32	1.52	2.12	46	2.54	3.09
19	1.09	1.65	33	1.57	2.17	47	2.66	3.19
20	1.11	1.68	34	1.62	2.22	48	2.78	3.30
21	1.14	1.71	35	1.67	2.28	49	2.91	3.42
22	1.16	1.74	36	1.73	2.33	50	3.05	3.54
23	1.19	1.77	37	1.79	2.39	51	3.20	3.67
24	1.22	1.80	38	1.85	2.45	52	3.36	3.81
25	1.25	1.84	39	1.92	2.52	53	3.53	3.96
26	1.28	1.87	40	1.99	2.59	54	3.71	4.12
27	1.32	1.91	41	2.07	2.66	55	3.91	4.30
28	1.35	1.95	42	2.15	2.74			
29	1.39	1.99	43	2.24	2.82			

These rates effective January 1, 1923, and applied to existing members at attained ages. Also issues twenty-year survivorship and ten-year term.

Expense of management provided by per capita tax and a portion of first payments.

Deaths per 1,000 benefit members, 1918, 16.6; 1919, 8.7; 1920, 10.2; 1921, 9.2; 1922, 10.3; 1923, 8.6; 1924, 9.8; 1925, 11.2; 1926, 10.5.

Number of payments: 1918, 12 each year; 1919, 15; 1920 to 1924, 12 each year; 1924, 11; 1925, 12; 1926, 11.

Death benefits paid in 1918, $649,272.94; other benefits, $16,312; 1919, $857,795.84; other benefits, $18,596.25; 1920, $513,184.74; other benefits, $16,363.25; 1921, $474,638.20; other benefits, $15,165; 1922, $390,887.16; other benefits, $13,873; 1923, $444,269.34; other benefits,

$15,758.50; 1924, $513,745.98; other benefits, $17,880; 1925, $604,955.06; other benefits, $18,115; 1926, $594,006.57; other benefits, $23,329.77.

Insurance in force, Jan. 1, 1919, $62,654,800; 1920, $61,737,300 1921, $52,092,900; 1922, $48,694,250; 1923, $47,624,850; 1924, $51,-993,800; 1925, $54,111,550; 1926, $56,637,400; 1927, $59,449,550.

Benefit membership, Jan. 1, 1919, 103,174; social, 200; 1920, 103,099; social, 200; 1921, 83,993; social, 200; 1922, 78,765; social, 200; 1923, 77,516; social, 200; 1924, 83,326; social, 200; 1925, 85,942; social, 200; 1926, 89,309; social, 200; 1927, 93,104; social, 500.

Subordinate lodges, Jan. 1, 1919, 977; 1920, 999; 1921, 949; 1922, 921; 1923, 917; 1924, 930; 1925, 931; 1926, 949; 1927, 960.

Total assets, Jan. 1, 1927, $7,788,590.23.

Total liabilities, Jan. 1, 1927, $59,230.99.

SPECIAL FEATURES: Educational stipends to children of members. Assistance to disabled members. Donations to orphanages and charitable institutions. Men and women admitted. Certificates provide as follows: paid-up insurance on all forms; extended insurance on all forms except term. Surrender features on twenty-year forms. Juvenile department, 32,135 members.

JURISDICTION: Ill., Ind., Mich., N. Y., Mass., Ohio, Tex., Md., Mo., R.I.

Polish Union of the U. S. of North America

900-906 Miners Bank Building, Wilkes-Barre, Pa. Organized 1890.

M. PODGORSKI, *President*, Wilkes-Barre, Pa.
S. W. WARAKOMSKI, *General Secretary*, Wilkes-Barre, Pa.
JOHN STASIK, *Treasurer*, Plains, Pa.
F. J. KRAJEWSKI, M. D., *Medical Examiner*, Wilkes-Barre, Pa.
M. J. TORLINSKI, *General Counsel*, Wilkes-Barre, Pa.

Commenced business as an order, September, 1890. Issues whole life certificates for $250 to $1,000 in multiples of $250, and twenty-year payment certificates for $100 to $1,000 in multiples of $100, and for $1,500 and $2,000 at the following net level monthly rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
16	$1.02	$1.63	$1.83	28	$1.32	$2.03	$2.37
17	1.02	1.65	1.85	29	1.35	2.07	2.42
18	1.02	1.68	1.88	30	1.38	2.12	2.47
19	1.05	1.71	1.91	31	1.41	2.17	2.51
20	1.08	1.74	1.94	32	1.44	2.21	2.57
21	1.11	1.77	2.00	33	1.47	2.27	2.62
22	1.14	1.80	2.04	34	1.50	2.32	2.68
23	1.17	1.84	2.07	35	1.53	2.38	2.74
24	1.20	1.87	2.16	36	1.56	2.44	2.85
25	1.23	1.91	2.32	37	1.59	2.50	2.92
26	1.26	1.95	2.27	38	1.62	2.57	2.99
27	1.29	1.99	2.33	39	1.65	2.64	3.16

Col. 1, whole life plan, adopted in 1921 and applied to members at age of entry. Col. 2, 20-year payment plan, with old age benefit of one-half at age of 70 and remainder on death, effective March 1, 1924. Col. 3, 20-year payment plan, with old age benefit of one-half at age of 70 and remainder on death, and with permanent and total disability benefits of one-half of face amount of benefit after membership of one full year and prior to age of 60 upon surrender of benefit certificate and effective March 1, 1924.

Expense of management provided by monthly per capita tax not included in above tables of rates.

Cost of management, 1919, $27,634.59; 1920, $30,411.29; 1921, $35,-354.31; 1922, $28,298.16; 1923, $27,348.33; 1924, $35,675.26; 1925, $29,-845.55; 1926, $33,357.81.

Cost of management per member, 1919, $1.42; 1920, $1.45; 1921, $1.72; 1922, $1.37; 1923, $1.27; 1924, $1.64; 1925, $1.45; 1926, $1.55.

Deaths per 1,000 benefit members in 1919, 8.2; 1920, 10.1; 1921, 6.3; 1922, 9.8; 1923, 9.7; 1924, 8.6; 1925, 10.39; 1926, 11.24.

Benefits paid in 1919, $239,909.55; 1920, $147,671.31; 1921, $120,-417.86; 1922, $132,043.41; 1923, $149,586.19; 1924, $131,878.41; 1925, $157,998.33; 1926, $163,861.78.

Insurance in force, Jan. 1, 1920, $12,842,918; 1921, $14,166,835; 1922, $14,109,110; 1923, $13,465,410; 1924, $14,257,910; 1925, $13,740,850; 1926, $14,158,000; 1927, $15,104,750.

Benefit membership, Jan. 1, 1920, 19,539; 1921, 20,963; 1922, 20,598; 1923, 20,714; 1924, 21,546; 1925, 20,081; 1926, 20,486; 1927, 21,513.

Subordinate lodges, Jan. 1, 1920, 213; 1921, 226; 1922, 218; 1923, 228; 1924, 235; 1925, 239; 1926, 245; 1927, 243.

Total assets, Jan. 1, 1927, $1,025,929.39.

Total liabilities, Jan. 1, 1927, $39,271.64.

SPECIAL FEATURES: Men and women admitted. Accident benefits to men provided by monthly per capita tax of $0.04 to above rates payable by males only. Juvenile department, 17,394 members with total assets of $204,751.29, not included in assets shown above. Funds of all classes maintained entirely separate.

Progressive Order of the West

Home Office, 406-8 Frisco Building, St. Louis, Mo. Organized 1896.

SAMUEL EPSTEIN, *Grand Master*, Chicago, Ill.
MORRIS SHAPIRO, *Grand Secretary*, St. Louis, Mo.
SAM KRONZBERG, *Grand Treasurer*, St. Louis, Mo.
J. G. PROBSTEIN, M. D., *Grand Medical Examiner*, St. Louis, Mo.
HARRY FELBERBAUM, *Grand Counsellor*, St. Louis, Mo.

Commenced business as an order, February, 1896.

Issues certificates for $500 and $1,000 at following net level monthly whole life rates on $500:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$ .52	24	$ .62	32	$ .78	40	$1.02
17	.53	25	.64	33	.80	41	1.06
18	.54	26	.66	34	.83	42	1.10
19	.56	27	.67	35	.85	43	1.15
20	.57	28	.69	36	.88	44	1.20
21	.58	29	.71	37	.91	45	1.25
22	.59	30	.73	38	.95		
23	.61	31	.75	39	.98		

The above rates effective March, 1922. Extended and paid-up insurance, surrender and loan features after three years membership.

Expense of management provided by per capita tax.

Deaths per 1,000 benefit members, 1920, 11.6; 1921, 11.6; 1922, 12.5; 1923, 14.7; 1924, 17; 1925, 15.46; 1926, 15.

Number of payments: 1920 to 1927, 12 each year.

Benefits paid in 1920, $104,170.46; 1921, $76,590.66; 1922, $86,607.70; 1923, $77,913.33; 1924, $105,509.64; 1925, $98,068.57; 1926, $96,373.24.

Insurance in force, Jan. 1, 1921, $6,410,000; 1922, $6,387,500; 1923, $6,206,000; 1924, $6,125,000; 1925, $6,349,500; 1926, $6,004,500; 1927, $5,903,500.

Benefit membership, Jan. 1, 1921, 12,820; 1922, 12,775; 1923, 12,412;

1924, 12,251; 1925, 12,699; 1926, 11,874; 1927, 11,633.

Subordinate lodges, Jan. 1, 1921, 95; 1922, 93; 1923, 93; 1924, 90; 1925, 92; 1926, 92; 1927, 92.

Total assets, Jan. 1, 1927, $449,269.46.

Total liabilities, Jan. 1, 1927, $15,964.61.

JURISDICTION: Ill., Mo., N. J., Pa., Tex., Wis., Md.

Protected Home Circle

Office of the Supreme Circle, 30 East State St., Sharon, Pa. Organized 1886.

S. H. HADLEY, *Supreme President*, Sharon, Pa.
W. S. PALMER, *Supreme Secretary*, Sharon, Pa.
FRANK GILBERT, *Supreme Treasurer*, Sharon, Pa.
R. S. HEILMAN, M. D., *Supreme Medical Director*, Sharon, Pa.
FRED A. SERVICE, *Supreme Solicitor*, Sharon, Pa.

Commenced business as an order, August 7, 1886.

Date of first payment levied, November 1, 1886.

Issues certificates for $500 to $5,000 at the following level participating monthly rates on $1,000 (Col. 1, whole life; Col. 2, 20 payment life; Col. 3, endowment at age 70; Col. 4, 20 payment, 30-year endowment):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.30	$2.00	$1.40	$3.15	39	$2.40	$3.15	$2.85	$3.55
17	1.35	2.05	1.45	3.15	40	2.50	3.25	3.00	3.60
18	1.35	2.05	1.50	3.15	41	2.60	3.30	3.10	3.65
19	1.40	2.10	1.50	3.15	42	2.70	3.40	3.25	3.70
20	1.45	2.10	1.55	3.20	43	2.80	3.50	3.45	3.80
21	1.45	2.15	1.60	3.20	44	2.90	3.60	3.60	3.85
22	1.50	2.20	1.65	3.20	45	3.00	3.70	3.80	3.95
23	1.50	2.25	1.70	3.20	46	3.15	3.85	4.00	4.00
24	1.55	2.30	1.70	3.20	47	3.30	3.95	4.20	4.10
25	1.60	2.30	1.75	3.20	48	3.45	4.10	4.45	4.20
26	1.65	2.35	1.80	3.25	49	3.60	4.20	4.75	4.35
27	1.70	2.40	1.85	3.25	50	3.75	4.35	5.05	4.45
28	1.70	2.45	1.95	3.25	51	3.95	4.50	5.35	4.60
29	1.75	2.50	2.00	3.25	52	4.10	4.70	5.75	4.75
30	1.80	2.55	2.05	3.30	53	4.30	4.85	6.15	4.90
31	1.85	2.60	2.10	3.30	54	4.55	5.05	6.60	5.10
32	1.90	2.65	2.20	3.35	55	4.75	5.25	7.15	5.30
33	2.00	2.70	2.25	3.35	56	5.00	5.45	7.75	
34	2.05	2.80	2.35	3.40	57	5.25	5.70	8.40	
35	2.10	2.85	2.45	3.40	58	5.55	5.95	9.25	
36	2.15	2.90	2.55	3.45	59	5.85	6.20	10.20	
37	2.25	3.00	2.65	3.45	60	6.15	6.50	11.40	
38	2.30	3.05	2.75	3.50					

The above rates adopted Dec. 15, 1925, effective Feb. 1, 1926. Existing members may exchange to new certificates. Above forms also issued with waiver of payments and income in event of total permanent disability. All forms carry cash surrender loan and extended insurance features after three years membership.

Expense of management provided by 15% of payments included above.

Cost of management, 1917, $88,625.92; 1918, $91,703.22; 1919, $104,829.52; 1920, $111,018.37; 1921, $124,654.51; 1922, $110,765.12; 1923, $134,712.85; 1924, $125,986.02; 1925, $144,216.63; 1926, $260,-158.13.

Cost of management per member, 1917, $0.89; 1918, $0.90; 1919, $0.92; 1920, $0.92; 1921, $1.02; 1922, $0.90; 1923, $1.06; 1924, $0.97; 1925, $1.10; 1926, *$——.

Deaths per 1,000 benefit members in 1917, 10.91; 1918, 14; 1919, 11.42; 1920, 10.35; 1921, 9.76; 1922, 10.14; 1923, 11.43; 1924, 9.97; 1925, 10.91; 1926, *——.

Average age, Jan. 1, 1918, 39.24 years; 1919, 39.49 years; 1920, 38.61 years; 1921, 38.75 years; 1922, 39.64 years; 1923, 39.62 years; 1924, 39.69 years; 1925, 39.69 years; 1926, 39.76 years; 1927, *—— years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 each year: 1917 to 1920, age 30, $15.60; age 35, $18.60; age 40, $22.80. 1920 to 1927, age 30, $16.80; age 35, $19.80; age 40, $24.60.

Death benefits paid in 1917, $927,385.28; other benefits, $91,821.13; 1918, $1,216,988.96; other benefits, $82,988.17; 1919, $1,257,808.17; other benefits, $95,598.75; 1920, $1,123,841.30; other benefits, $89,673.75; 1921, $1,067,238.11; other benefits, $104,657.84; 1922, $1,094,046.26; other benefits, $109,964.30; 1923, $1,275,566.25; other benefits, $124,298.75; 1924,$1,157,712.36; other benefits, $133,085.51; 1925, $1,273,169.37; other benefits, $134,531.42; 1926, $1,378,286.53; other benefits, $243,446.65.

Insurance in force, Jan. 1, 1918, $84,825,000; 1919, $87,078,750; 1920, $96,721,750; 1921, $101,769,500; 1922, $104,264,080; 1923, $106,262,720; 1924, $110,741,220; 1925, $114,438,220; 1926, $115,651,180; 1927, $*————.

Benefit membership, Jan. 1, 1918, 99,297; social, 339; 1919, 102,056; social, 358; 1920, 113,983; social, 410; 1921, 119,743; social, 518; 1922, 121,540; social, 575; 1923, 122,825; social, 602; 1924, 126,897; social, 656; 1925, 130,052; social, 790; 1926, 130,775; social, 769; 1927, *———; social, —.

Subordinate lodges, Jan. 1, 1918, 597; 1919, 583; 1920, 566; 1921, 571; 1922, 541; 1923, 531; 1924, 527; 1925, 531; 1926, 537; 1927, *——.

Cost of joining: $4.00.

Total assets, Jan. 1, 1927, $1,130,490.28.

Total liabilities, Jan. 1, 1927, $183,500.

JURISDICTION: Ala., D. of C., Ill., Ind., Mich., Mo., N. Y., Ohio, Pa., Va., W. Va.

SPECIAL FEATURES: Double indemnity for death from travel accident; one fifth for loss of hand, foot or eye; one half for total permanent disability. Men and women admitted on equal terms.

Railway Mail Association

Home Office, First National Bank Bldg., Portsmouth, N. H. Organized 1898.

W. M. COLLINS, *President*, Washington, D. C.

R. E. ROSS, *Secretary-Treasurer*, Portsmouth, N. H.

Commenced business, December 14, 1898.

Date of first payment levied, January 20, 1899.

Issues certificates for $4,000 for accident insurance only.

Total benefits paid in 1920, $126,590.30; 1921, $111,297.15; 1922, $95,317; 1923, $146,797.58; 1924, $118,422; 1925, $126,583; 1926, $119,785.15.

Insurance in force, Jan. 1, 1921, $57,488,000; 1922, $64,952,000; 1923, $64,756,000; 1924, $69,092,000; 1925, $73,272,000; 1926, $76,008,000; 1927, $75,168,000.

Benefit membership, Jan. 1, 1921, 14,372; 1922, 16,238; 1923, 16,189; 1924, 17,273; 1925, 18,318; 1926, 19,002; 1927, 18,792.

* Note: Due to changes made in Society's operating plans in 1926 data on membership and insurance not available at time of going to press.

Subordinate lodges, Jan. 1, 1921, 124; 1922, 127; 1923, 127; 1924, 130; 1925, 133; 1926, 134; 1927, 133.

Total assets, Jan. 1, 1927, $333,255.45.

Total liabilities, Jan. 1, 1927, $8,324.

Members recruited solely from ranks of railway mail service.

Roman Catholic Mutual Protective Society of Iowa

General Office, 833 Ave. G, Ft. Madison, Iowa. Organized 1879.

Rev. C. B. Goetzinger, *President*, Ionia, Ia.
Peter Kern, *Secretary and Treasurer*, Ft. Madison, Ia.
A. J. Beyer, M. D., *Medical Director*, Carroll, Ia.
R. N. Johnson, *General Counsel*, Fort Madison, Ia.

Commenced business as an order, May 21, 1879.

Issues certificates for $500 to $5,000. Participating rates based on American Experience table at 4%, effective Jan. 1, 1919, and were applied to all members at attained ages. Expense of management provided by per capita tax and per cent of payments.

Number of payments: 1920 to 1922, 12 each year. 1922 to 1927, 11 each year.

Benefits paid in 1920, $72,563; 1921, $72,676; 1922, $64,522; 1923, $85,000; 1924, $65,183; 1925, $76,480.22; 1926, $75,803.32.

Insurance in force, Jan. 1, 1921, $4,346,936; 1922, $4,305,673; 1923, $4,251,784; 1924, $4,310,184; 1925, $4,313,250; 1926, $4,354,370; 1927, $4,292,719.

Benefit membership, Jan. 1, 1921, 3,835; 1922, 3,797; 1923, 3,759; 1924, 3,803; 1925, 3,796; 1926, 3,814; 1927, 3,775.

Subordinate lodges, Jan. 1, 1921, 117; 1922, 117; 1923, 116; 1924, 115; 1925, 115; 1926, 115; 1927, 115.

Cost of joining: $3.50.

Total assets, Jan. 1, 1927, $1,146,096.62.

Total liabilities, Jan. 1, 1927, $11,679.80.

Jurisdiction: Iowa, Nebraska, South Dakota.

Special Features: Also issues twenty payment and semi-endowment at age sixty. Double indemnity and total disability. Paid up and extended insurance. Cash and loan values. Men and women admitted.

Royal Arcanum

Office of Supreme Council, 407 Shawmut Ave., Boston, Mass. Organized 1877.

Harold C. Knoeppel, *Supreme Regent*, New York, N. Y.
Samuel N. Hoag, *Supreme Secretary*, Boston, Mass.
A. S. Robinson, *Supreme Treasurer*, St. Louis, Mo.
Robt. B. Dixon, M. D., *Medical Examiner*, Boston, Mass.
J. A. Langfitt, *Legal Adviser*, Pittsburgh, Pa.

Commenced business as an order, June 23, 1877.

Expense of management provided by Supreme Council dues of $1.20 per year sale of supplies; also per capita tax of $1.00 for field work only, excepting those under new plans where payments include provision for expenses.

Cost of management, 1919, $187,921.84; 1920, $221,923.45; 1921, $232,772.67; 1922, $197,375.98; 1923, $239,778.85; 1924, $284,888.48; 1925, $221,726.10; 1926, $258,506.72.

Cost of management per member, 1919, $1.39; 1920, $1.64; 1921, $1.74; 1922, $1.53; 1923, $1.93; 1924, $2.41; 1925, $1.97; 1926, $2.39.

Deaths per 1,000 benefit members, 1919, 19.94; 1920, 1916; 1921, 18.48; 1922, 19.20; 1923, 21; 1924, 20.99; 1925, 22.01; 1926, 23.46.

Number of payments: 1919 to 1927, 12 each year.

Amount collected per $1,000 each year: 1919 to 1923 (Table A), age 30, $15.12; age 35, $18.36; age 40, $22.80; 1924 to 1927 (under new whole life plan), age 30, $19.80; age 35, $23.16; age 40, $27.60.

Issues certificates for $1,000 to $5,000 at the following level monthly participating rates on $1,000: (Col. 1, whole life; Col. 2, whole life reducing; Col. 3, twenty-year payment; Col. 4, cash benefit at 60; Col. 5, cash benefit at 65; Col. 6, cash benefit at 70).

Age	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5	Col. 6
16	$1.18	$1.20	$1.82	$1.50	$1.36	$1.28
17	1.20	1.23	1.85	1.55	1.40	1.30
18	1.23	1.25	1.88	1.59	1.44	1.34
19	1.26	1.28	1.91	1.64	1.48	1.38
20	1.28	1.31	1.95	1.69	1.52	1.40
21	1.31	1.34	1.98	1.75	1.56	1.44
22	1.34	1.38	2.02	1.81	1.61	1.48
23	1.37	1.41	2.05	1.87	1.66	1.52
24	1.41	1.45	2.09	1.94	1.71	1.56
25	1.44	1.49	2.13	2.01	1.76	1.61
26	1.48	1.53	2.17	2.09	1.82	1.65
27	1.52	1.57	2.21	2.17	1.89	1.71
28	1.56	1.62	2.26	2.26	1.95	1.76
29	1.61	1.67	2.31	2.36	2.02	1.82
30	1.65	1.72	2.36	2.46	2.10	1.88
31	1.70	1.77	2.41	2.57	2.18	1.94
32	1.75	1.83	2.46	2.69	2.27	2.01
33	1.81	1.89	2.52	2.82	2.36	2.09
34	1.87	1.96	3.00	2.96	2.47	2.17
35	1.93	2.03	3.08	3.12	2.57	2.25
36	1.99	2.11	3.17	3.29	2.69	2.34
37	2.06	2.19	3.26	3.47	2.82	2.44
38	2.14	2.27	3.36	3.68	2.96	2.54
39	2.21	2.37	3.46	3.91	3.11	2.65
40	2.30	2.47	3.57	4.16	3.27	2.77
41	2.39	2.58	3.69	4.44	3.45	2.90
42	2.48	2.69	3.81	4.75	3.64	3.04
43	2.58	2.81	3.94	5.11	3.86	3.19
44	2.69	2.95	4.08	5.51	4.10	3.34
45	2.80	3.10	4.23	5.97	4.36	3.54
46	2.92	3.26	4.39	6.50	4.65	3.73
47	3.05	3.43	4.55	7.13	4.98	3.94
48	3.19	3.62	4.73	7.86	5.35	4.18
49	3.34	3.82	4.93	8.75	5.77	4.43
50	3.50	4.05	5.13	9.83	6.24	4.72
51	3.66	4.30	5.39		6.79	5.03
52	3.84	4.57	5.59		7.43	5.38
53	4.04	4.88	5.84		8.18	5.77
54	4.24	5.22	6.12		9.08	6.21
55	4.46	5.60	2.58		10.17	6.71
56	4.69	6.04	2.64			7.29
57	4.94	6.54	2.70			7.95
58	5.21	7.11	2.77			8.73
59	5.49	7.79	2.84			9.65
60	5.80	8.59	2.92			10.77

The above rates were adopted July 1, 1923, and apply to new members and Regular Rate members transferring to these plans at attained ages. "Whole life Reducing" certificate provides a constant rate of payment to age 65 and reduction of one-half thereof during the continuance of membership without any diminution of the amount of the benefit. Surrender, extended and paid-up insurance features provided on above certificates.

Death benefits paid in 1919, $5,464,653.32; 1920, $4,859,810.32; other benefits, $8,634.37; 1921, $4,556,311.33; other benefits, $65,037.21; 1922, $4,462,441.89; other benefits, $57,160.04; 1923, $4,685,539.23; other benefits, $68,886.96; 1924, $4,438,876; other benefits, $93,116.17; 1925, $4,448,497.60; other benefits, $109,574.93; 1926, $4,442,204.52; other benefits, $114,183.99.

Insurance in force, Jan. 1, 1920, $221,978,058; 1921, $220,142,142; 1922, $211,289,834; 1923, $203,438,625; 1924, $194,145,768; 1925, $182,511,939; 1926, $172,550,125; 1927, $166,253,540.

Benefit membership, Jan. 1, 1920, 134,373; 1921, 135,567; social, 15; 1922, 130,815; social, 25; 1923, 126,847; social, 25; 1924, 121,556; social, 37; 1925, 115,204; social, 44; 1926, 109,668; 1927, 106,588; social, 69.

Subordinate lodges, Jan. 1, 1920, 1,461; 1921, 1,401; 1922, 1,348; 1923, 1,322; 1924, 1,293; 1925, 1,250; 1926, 1,206; 1927, 1,156.

Total assets, Jan. 1, 1927, $21,824,354.07.

Total liabilities, Jan. 1, 1927, $806,492.94.

JURISDICTION: Ark., Br. Col., Cal., Col., Conn., D. of C., Fla., Ga., Ill., Ind., Ia., Kas., Ky., Me., Maritime Provinces, Md., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. J., N. Y., N. C., N. D., Ohio, Okla., Ont., Ore., Pa., Que., R. I., Tenn., Utah, Va., Vt., Wash., W. Va., Wis.

SPECIAL FEATURES: Fraternal and social. Emergency fund. Men only admitted between the ages of sixteen and sixty years. Cash surrender at ages 60, 65, or 70. Death, old age and disability benefits.

Royal Highlanders

Office of Executive Castle, 422 Terminal Bldg., Lincoln, Neb. Organized 1896.

W. E. SHARP, *President*, Lincoln, Neb.
F. J. SHARP, *Chief Secretary*, Lincoln, Neb.
A. E. SIEKMANN, *Chief Treasurer*, Aurora, Neb.
E. D. CUMMINS, M. D., *Chief Physical Examiner*, Lincoln, Neb.
L. A. FLANSBURG, *General Attorney*, Lincoln, Neb.
J. G. POLEY, *Statistician*, Lincoln, Neb.

Commenced business as an order, August 11, 1896.

Date of first payment levied, August, 1896.

Issues certificates for $1,000 to $5,000 at following net monthly rates on $1,000 (Col. 1, whole life and ten per cent of certificate annually at age 70, if disabled; Col. 2, term for twenty years; Col. 3, term to age 70):

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
17–18	$1.00	$ .50	$ .75	35	$1.70	$ .80	$1.20
19–20	1.00	.50	.80	36	1.75	.85	1.20
21	1.05	.55	.80	37	1.85	.90	1.25
22	1.05	.55	.85	38	1.90	.95	1.30
23	1.10	.55	.85	39	2.00	1.00	1.35
24	1.15	.55	.85	40	2.10	1.05	1.40
25	1.15	.60	.90	41	2.20	1.10	1.45
26	1.20	.60	.90	42	2.30	1.15	1.50
27	1.25	.60	.95	43	2.40	1.25	1.55
28	1.30	.60	.95	44	2.55	1.35	1.60
29	1.35	.65	1.00	45	2.70	1.40	1.65
30	1.40	.65	1.00	46	2.85	1.50	1.70
31	1.45	.70	1.05	47	3.00	1.60	1.80
32	1.50	.70	1.10	48	3.15	1.75	1.85
33	1.55	.75	1.10	49	3.30	1.90	2.00
34	1.60	.75	1.15	50	3.50	2.10	2.10

The above rates took effect Jan. 1, 1922, and applied to all members. Expense of management provided by $1.00 per capita and, when neces-

sary, not to exceed 15 per cent of payments.

Cost of management, 1919, $70,322.98; 1920, $75,514.10; 1921, $69,427.08; 1922, $73,953.84; 1923, $72,486.93; 1924, $64,581.87; 1925, *$85,087.37; 1926, $69,554.07.

Cost of management per member, 1919, $2.45; 1920, $2.91; 1921, $3.03; 1922, $3.43; 1923, $3.48; 1924, $3.16; 1925, *$4.24; 1926, $3.54.

Deaths per 1,000 benefit members in 1919, 8.09; 1920, 8.50; 1921, 7.93; 1922, 9.74; 1923, 8.51; 1924, 9.07; 1925, 11.13; 1926, 10.51.

Average age, Jan. 1, 1920, 42.02 years; 1921, 43.31 years; 1922, 44.41 years; 1923, 45.22 years; 1924, 45.71 years; 1925, 46.48 years; 1926, 46.94 years; 1927, 47.74 years.

Number of payments: 1919 to 1927, 12 each year.

Amount collected per $1,000 each year: 1919, Class "A," age 30, $15.60; age 35, $18.00; age 40, $20.40; Class "1," age 30, $16.80; age 35, $19.20; age 40, $22.80; 1920 to 1927, age 30, $16.80; age 35, $20.40; age 40, $25.20.

Death benefits paid in 1919, $382,977.44; other benefits, $125,500; 1920, $350,521.67; other benefits, $63,150; 1921, $253,967.72; other benefits, $134,964.81; 1922, $295,586.35; other benefits, $696,109.22; 1923, $244,552.48; other benefits, $116,039.83; 1924, $244,792.30; other benefits, $92,598.72; 1925, $279,671.15; other benefits, $98,844.30; 1926, $269,164.29; other benefits, $102,138.11.

Insurance in force, Jan. 1, 1920, $39,205.450; 1921, $32,221,150; 1922, $30,077,000; 1923, $27,887,300; 1924, $27,373,050; 1925, $26,711,100; 1926, $26,374,650; 1927, $25,560,650.

Benefit membership, Jan. 1, 1920, 28,472; social, 220; 1921, 23,412; social, 123; 1922, 21,928; social, 124; 1923, 20,768; social, 121; 1924, 20,492; social, 175; 1925, 20,016; social, 128; 1926, 19,810; social, 140; 1927, 19,216; social, 130.

Subordinate lodges, Jan. 1, 1920, 412; 1921, 397; 1922, 389; 1923, 375; 1924, 371; 1925, 362; 1926, 347; 1927, 341.

Cost of joining: $5.00 and medical examination fee.

Total assets, Jan. 1, 1927, $2,852,073.97.

Total liabilities, Jan. 1, 1927, $25,900.

JURISDICTION: United States and Canada.

SPECIAL FEATURES: Men and women admitted on equal terms. Special total disability certificate issued.

Royal Knights of King David

Home Office, Durham, N. C. Organized 1883.

J. L. PEARSON, *President*, Durham, N. C.
W. G. PEARSON, *Secretary*, Durham, N. C.
MRS. B. S. GILMER, *Treasurer*, Durham, N. C.
CLYDE DARNELL, M. D., *Medical Examiner*, Durham, N. C.

Commenced business as an order, April, 1883.

Issues whole life certificates for $250 to $1,000 on N. F. C. rates net basis, effective Nov. 1, 1925.

These rates applied to new members and those transferring at attained ages. Certificates provide for old age benefit at 70 equal to surrender value and loans for payment of premiums after three years. Membership confined to negroes.

Expense of management provided by per cent of payments.

Cost of management, 1926, $51,110.52.

Cost of management per member, 1926, $1.90.

Deaths per 1,000 benefit members, 1926, 19.

Average age, Jan. 1, 1927, 35 years.

Benefits paid in 1926, $59,766.63.

*Includes expense of supreme meeting.

Insurance in force, Jan. 1, 1927, $4,462,400.
Benefit membership (including juvenile), Jan. 1, 1927, 27,041.
Subordinate lodge, Jan. 1, 1927, 1,096.
Assets, Jan. 1, 1927, $191,440.57.
Liabilities, Jan. 1, 1927, $18,200.82.
SPECIAL FEATURES: Hospital service provided for certain major operations to members.

Royal League

Office of Supreme Council, 538 South Clark St., Chicago, Ill. Organized 1883.

WM. E. HYDE, *Supreme Archon*, Chicago, Ill.
W. F. TRAUB, *Supreme Scribe*, Chicago, Ill.
S. E. KNIGHT, *Supreme Treasurer*, Chicago, Ill.
W. K. HARRISON, M. D., *Supreme Medical Examiner*, Chicago, Ill.
GEO. W. MILLER, *General Counsel*, Chicago, Ill.

Commenced business as an order, November 16, 1883.

Issues certificates for $500 to $3,000 at the following level monthly rates per $1,000 in whole life plan:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$1.07	28	$1.31	38	$1.81	48	$2.68
19	1.08	29	1.35	39	1.87	49	2.80
20	1.09	30	1.39	40	1.95	50	2.94
21	1.10	31	1.43	41	2.02	51	3.07
22	1.12	32	1.48	42	2.10	52	3.21
23	1.15	33	1.52	43	2.19	53	3.36
24	1.18	34	1.57	44	2.27	54	3.52
25	1.21	35	1.63	45	2.37	55	3.70
26	1.24	36	1.69	46	2.47		
27	1.28	37	1.75	47	2.57		

The above rates were adopted in 1913, and were applied May 1, 1913. In 1917 members on former inadequate rates were re-rated at attained ages. Term certificates to ages 60 and 70 also issued on basis of N. F. C. table.

Expense of management provided by expense and organization payments of 12 cents per $1,000 protection, payable monthly; also $1.00 per $1,000 monthly first year on new members and fifty per cent of first year's assessments.

Cost of management, 1918, $54,991.11; 1919, $51,148.57; 1920, $49,378.40; 1921, $51,832; 1922, $49,259.09; 1923, $38,227.65; 1924, $40,383.85; 1925, $44,815.57; 1926, $43,305.13.

Cost of management per member, 1918, $2.30; 1919, $2.21; 1920, $2.13; 1921, $2.26; 1922, $2.23; 1923, $1.77; 1924, $1.88; 1925, $2.15; 1926, $2.15.

Deaths per 1,000 benefit members in 1917, 14.40; 1918, 16.38; 1919, 14.86; 1920, 13.08; 1921, 12.72; 1922, 15.16; 1923, 16.51; 1924, 15.48; 1925, 18.87; 1926, 18.

Average age, Jan. 1, 1919, 43.19 years; 1920, 43.24 years; 1921, 43.73 years; 1922, 44.52 years; 1923, 44.39 years; 1924, 45.59 years; 1925, 45.35 years; 1926, 47 years; 1927, 47.13 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1917 to 1927, age 30, $16.68; age 35, $19.56; age 40, $23.40.

Death benefits paid in 1918, $600,176.53; other benefits, $52,670.34; 1919, $617,718.75; other benefits, $16,229.70; 1920, $522,925.72; other benefits, $9,521.81; 1921, $495,916.73; other benefits, $6,694.29; 1922, $589,080.32; other benefits, $4,433.94; 1923, $608,316.93; other benefits, $8,873.01; 1924, $564,860; other benefits, $15,081.11; 1925, $617,940.16;

other benefits, $12,880.14; 1926, $624,717.81; other benefits, $24,344.99.

Insurance in force, Jan. 1, 1919, $30,900,250; 1920, $30,706,000; 1921, $30,278,750; 1922, $29,236,750; 1923, $28,506,750; 1924, $27,659,500; 1925, $27,148,750; 1926, $26,147,000; 1927, $25,032,250.

Benefit membership, Jan. 1, 1919, 23,058; social, 134; 1920, 23,230; social, 144; 1921, 23,093; social, 143; 1922, 22,342; social, 137; 1923, 21,843; social, 142; 1924, 21,396; social, 199; 1925, 21,157; social, 154; 1926, 20,493; social, 145; 1927, 19,715; social, 171.

Subordinate lodges, Jan. 1, 1919, 224; 1920, 206; 1921, 200; 1922, 188; 1923, 184; 1924, 176; 1925, 177; 1926, 174; 1927, 166.

Cost of joining: $2.00 and one monthly payment.

Total assets, Jan. 1, 1927, $4,265,656.87.

Total liabilities, Jan. 1, 1927, $107,483.13.

JURISDICTION: Ill., Ind., Mich., O., Minn., and all states and territories west of the Mississippi River and north of the thirty-sixth parallel.

SPECIAL FEATURES: Amount not needed for mortuary and disability claims transferred to surplus funds to provide for increasing death rate. Pays $12.50 per month each $1,000 protection to totally and permanently disabled members. Interest realized, 5.04%. Valuation, 100.64%. Maintains sanatorium. Men and women admitted.

Royal Neighbors of America

Supreme Office, Rock Island, Ill. Organized 1895.

MRS. MARY ARNHOLT, *Supreme Oracle*, Rock Island, Ill.
MISS ERNA BARTHEL, *Supreme Recorder*, Rock Island, Ill.
MRS. CLARA HOYT, *Supreme Receiver*, Antigo, Wis.
DR. HADA M. CARLSON, *Supreme Physician*, Rock Island, Ill.
BENJ. D. SMITH, *General Attorney*, Mankato, Minn.

Commenced business as a beneficiary society, March 21, 1895.

Issues certificates for $250 to $5,000 at the following net whole life monthly rates on $1,000 (age 17, $0.85):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18–19	$ .90	30	$1.25	37	$1.60	44	$2.10
20–21	.95	31	1.30	38	1.65	45	2.20
22–23	1.00	32	1.35	39	1.75	46	2.30
24–25	1.05	33	1.40	40	1.80	47	2.40
26	1.10	34	1.45	41	1.85	48	2.50
27	1.15	35	1.50	42	1.95	49	2.60
28–29	1.20	36	1.55	43	2.00	50	2.75

The above rates effective July, 1921, and applied to new members.

Expense of management provided by $1.00 per capita, $1.00 fee on each certificate issued and 60% of first year's assessments; fraternal and promotion funds maintained by collection of annual per capita of ten cents for each fund.

Cost of management, 1917, $359,029.13; 1918, $443,991.55; 1919, $393,235.11; 1920, $436,048.08; 1921, $457,828.90; 1922, $356,916.22; 1923, $368,194.47; 1924, $478,687.59; 1925, $431,532.70; 1926, $392,-751.48.

Cost of management per member, 1917, $0.90; 1918, $0.69; 1919, $0.91; 1920, $0.96; 1921, $0.99; 1922, $0.75; 1923, $0.75; 1924, $0.90; 1925, $0.84; 1926, $0.82.

Deaths per 1,000 benefit members in 1917, 5.94; 1918, 9.52; 1919, 7.32; 1920, 7.60; 1921, 6.75; 1922, 7.18; 1923, 7.26; 1924, 6.83; 1925, 7.49; 1926, 7.98.

Average age, Jan. 1, 1918, 39.85 years; 1919, 40.54 years; 1920, 40.17 years; 1921, 40.17 years; 1922, 41.06 years; 1923, 40.87 years; 1924, 41.38

years; 1925, 40.79 years; 1926, 40.60 years; 1927, 41 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 (original benefit plan) each year: 1917 to 1919, age 30, $6.00; age 35, $6.60; age 40, $7.80; 1919, age 30, $7.80; age 35, $8.85; age 40, $10.65. 1920 to 1927 (original benefit plan) age 30, $13.20; age 35, $15.60; age 40, $19.20. Same period on reserve benefit plan, age 30, $15.00; age 35, $18.00; age 40, $21.60.

Benefits paid in 1917, $1,953,945.53; 1918, $2,499,699.09; 1919, $3,699,602.62; 1920, $2,957,461.44; 1921, $2,641,566.36; 1922, $2,861,033.33; 1923, $2,990,034.28; 1924, $2,955,290.98; 1925, $3,375,461.09; 1926, $3,645,368.67.

Insurance in force, including juvenile, Jan. 1, 1918, $352,911,250; 1919, $378,851,000; 1920, $395,601,743; 1921, $394,080,150; 1922, $398,629,840; 1923, $406,734,040; 1924, $427,865,960; 1925, $449,790,440; 1926, $465,394,925; 1927, $477,303,595.

Juvenile insurance in force, Jan. 1, 1925, $11,957,440; 1926, $14,564,175; 1927, $16,651,345.

Benefit membership, including juvenile, Jan. 1, 1918, 346,763; social, 51,301; 1919, 373,090; social, 47,515; 1920, 395,068; social, 52,070; 1921, 401,746; social, 60,472; 1922, 412,445; social, 67,313; 1923, 426,901; social, 69,284; 1924, 459,206; social, 72,415; 1925, 498,628; social, 75,230; 1926, 525,760; social, 44,957; 1927, 547,261; social, 75,923.

Juvenile membership, Jan. 1, 1922, 17,012; 1923, 22,623; 1924, 31,129; 1925, 46,129; 1926, 56,566; 1927, 64,832.

Subordinate lodges, Jan. 1, 1918, 7,143; 1919, 7,174; 1920, 7,184; 1921, 7,183; 1922, 7,211; 1923, 7,367; 1924, 7,470; 1925, 7,649; 1926, 7,724; 1927, 7,803.

Cost of joining: $5.25.

Total assets, Jan. 1, 1927, $29,377,926.66.

Total liabilities, Jan. 1, 1927, $509,894.76.

JURISDICTION: United States, excepting La., Mass., S. C., and Vt.

SPECIAL FEATURES: Representative government. Selected territory. Writes whole life insurance under Reserve Benefit Plan, based on N. F. C. mortality table with segregated reserve. Writes juvenile insurance. Ladies auxiliary to the Modern Woodmen of America. Admits women, and men who are members of the Modern Woodmen of America in good standing. Maintains fraternal fund to be used in demonstrating practical fraternity by assisting financially unfortunate and afflicted members. Promotion fund used to promote the growth of the Society by means of cash prizes paid to members not commissioned deputies. Optional seventy-year disability privilege.

Royal Templars of Temperance

Head Office, Main and Walnut Sts., Hamilton, Can. Organized 1884.

JOHN BUCHANAN, *Dominion Councilor*, Toronto, Can.
C. V. EMORY, M. D , *Dominion Secretary*, Hamilton, Can.
WM. CRAWFORD, M. D., *Medical Director*, Hamilton, Can.
LYMAN LEE, *Solicitor*, Hamilton, Can.

Commenced business as an order, February 13, 1884.

Date of first payment levied, October, 1884.

Expense of management provided by monthly payments of $.20 per $1,000 of insurance.

Cost of management, 1921, $6,160.43; 1922, $12,903.37; 1923, $7,300.78; 1924, $6,646.98; 1925, $6,911.06; 1926, $8,628.73.

Cost of management per member, 1921, $1.56; 1922, $4.00; 1923, $2.33; 1924, $2.60; 1925, $2.36; 1926, $3.06.

Number of payments: 1924 to 1927, 11 each year.

Amount collected per $1,000 each year: 1924 to 1927, age 30, $13.31; age 35, $15.73; age 40, $18.81.

Issues certificates for $500 to $5,000 at the following table of level monthly rates on $1,000: (Col. 1, twenty payment life; Col. 2, old age insurance payable at age 65.)

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$1.40	$1.00	26	$1.66	$1.45	36	$2.14	$2.30
17	1.41	1.04	27	1.70	1.50	37	2.21	2.40
18	1.42	1.08	28	1.74	1.60	38	2.26	2.50
19	1.44	1.12	29	1.78	1.65	39	2.32	2.65
20	1.46	1.16	30	1.83	1.75	40	2.39	2.80
21	1.49	1.20	31	1.88	1.80	41	2.46	2.95
22	1.52	1.25	32	1.93	1.90	42	2.53	3.10
23	1.55	1.30	33	1.98	2.00	43	2.61	3.25
24	1.58	1.35	34	2.03	2.10	44	2.69	3.45
25	1.62	1.40	35	2.08	2.20	45	2.77	3.70

Certificates also issued for thirty-year payment, whole life and term for twenty years. Also child insurance.

Death benefits paid in 1921, $78,248.55; 1922, $72,742.15; other benefits, $13,460.96; 1923, $84,732.47; other benefits, $9,835.20; 1924, $63,795.55; other benefits, $8,649.78; 1925, $85,719.73; other benefits, $5,764.93; 1926, $86,723.69; other benefits, $5,284.89.

Insurance in force, Jan. 1, 1922, $3,599,250; 1923, $3,551,250; 1924, $3,443,250; 1925, $3,283,000; 1926, $3,147,250; 1927, $3,070,750.

Benefit membership, Jan. 1, 1922, 3,258; social, 6,000; 1923, 3,220; social, 6,000; 1924, 3,139; social, 6,000; 1925, 2,986; social, 5,000; 1926, 2,864; social, 5,000; 1927, 2,770; social, 5,000.

Subordinate lodges, Jan. 1, 1922, 200; 1923, 200; 1924, 200; 1925, 200; 1926, 200; 1927, 200.

Total assets, Jan. 1, 1927, $990,405.51.

Total liabilities, Jan. 1, 1927, $10,620.50.

JURISDICTION: Canada.

SPECIAL FEATURES: Insures total abstainers. Men and women admitted. Interest rate realized, 6.38%. Paid-up certificates and cash surrender values are provided under limited payment and old age certificates.

Russian Orthodox Catholic Mutual Aid Society of U. S. A.

Home Office, 84 East Market St., Wilkes-Barre, Pa. Organized 1895.

PAUL M. DZWONCHYK, *President*, Scranton, Pa.
JOHN P. PIVOVARNIK, *Secretary*, Wilkes-Barre, Pa.
JOHN O. REPA, *Treasurer*, Wilkes-Barre, Pa.
JAMES H. SHEA, *General Counsel*, Wilkes-Barre, Pa.

Commenced business as an order, April 10, 1895.

Issues certificates for $250 to $1,250 at the following net level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.15	24	$1.35	32	$1.65	40	$2.12
17	1.16	25	1.38	33	1.70	41	2.18
18	1.19	26	1.41	34	1.75	42	2.27
19	1.21	27	1.45	35	1.80	43	2.35
20	1.23	28	1.48	36	1.86	44	2.44
21	1.26	29	1.52	37	1.95	45	2.53
22	1.29	30	1.56	38	1.98		
23	1.32	31	1.61	39	2.05		

The above rates were adopted in 1920 and applied to members as of age at entry.

Expense of management provided by per capita tax of $0.20 per month included in above table of rates.

Deaths per 1,000 benefit members, 1920, 7.5; 1921, 9.66; 1922, 10.3; 1923, 11.6; 1924, 9.8; 1925, 11.7; 1926, 12.

Number of payments: 1920 to 1927, 12 each year.

Amount collected per $1,000 each year: 1920 to 1927, age 30, $18.72; age 35, $21.60; age 40, $25.44.

Benefits paid in 1920, $54,077.05; 1921, $49,055.40; 1922, $49,434.12; 1923, $62,009.80; 1924, $54,582.50; 1925, $56,986.78; 1926, $64,853.90.

Insurance in force, Jan. 1, 1921, $4,971,250; 1922, $4,936,500; 1923, $5,021,500; 1924, $5,160,250; 1925, $5,185,750; 1926, $5,345,500; 1927, $5,338,500.

Benefit membership, Jan. 1, 1921, 7,208; 1922, 7,071; 1923, 7,098; 1924, 7,203; 1925, 7,189; 1926, 7,338; 1927, 7,315.

Subordinate lodges, Jan. 1, 1921, 188; 1922, 187; 1923, 188; 1924, 188; 1925, 186; 1926, 185; 1927, 183.

Assets, Jan. 1, 1927, $545,113.32.

Liabilities, Jan. 1, 1927, $750.

Interest rate realized on funds, 5.01%.

Men and women admitted. Cost of joining: $1.00.

Scandinavian-American Fraternity

Home Office, Union Savings Bank Bldg., Eau Claire, Wis. Organized 1893.

ALBERT NELSON, *Grand President*, Eau Claire, Wis.
PETER J. SMITH, *Grand Secretary*, Eau Claire, Wis.
A. G. HANSON, *Grand Treasurer*, Minneapolis, Minn.
J. K. MOEN, M. D., *Grand Physician*, Minneapolis, Minn.

Commenced business as an order, March 2, 1893.

Date of first payment levied, January, 1895.

Issues certificates for $250 to $2,000 at the following participating monthly rates in Class B (ordinary life) on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.00	25	$1.21	34	$1.57	43	$2.17
17	1.02	26	1.25	35	1.62	44	2.26
18	1.04	27	1.28	36	1.68	45	2.36
19	1.06	28	1.31	37	1.74	46	2.46
20	1.08	29	1.35	38	1.79	47	2.57
21	1.10	30	1.39	39	1.86	48	2.68
22	1.13	31	1.43	40	1.93	49	2.81
23	1.15	32	1.47	41	2.01	50	2.96
24	1.18	33	1.52	42	2.09		

The above rates took effect in 1925, and applied to existing members at age of entry. Also issues cumulative, twenty-year payment and twenty-year endowment certificates.

Expense of management provided by per capita tax.

Deaths per 1,000 benefit members, 1920, 7; 1921, 7; 1922, 6; 1923, 8; 1924, 7; 1925, 8; 1926, 7.

Average age, Jan. 1, 1921, 35 years; 1922, 36.2 years; 1923, 36.2 years; 1924, 37.8 years; 1925, 37 years; 1926, 38.3 years; 1927, 39 years.

Number of payments, 1920 to 1927, 12 each year.

Benefits paid in 1920, $47,567.60; 1921, $41,118.74; 1922, $50,026.44; 1923, $63,155.85; 1924, $50,940.48; 1925, $71,493.94; 1926, $57,675.

Insurance in force, Jan. 1, 1921, $5,844,025; 1922, $6,119,650; 1923, $6,293,500; 1924, $6,987,500; 1925, $7,203,500; 1926, $7,442,750; 1927,

$8,032,150.

Benefit membership, Jan. 1, 1921, 7,840; social, 60; 1922, 8,223; social, 60; 1923, 8,085; social, 71; 1924, 9,107; social, 82; 1925, 9,362; social, 101; 1926, 9,536; social, 107; 1927, 10,398; social, 129.

Subordinate lodges, Jan. 1, 1921, 92; 1922, 92; 1923, 93; 1924, 100; 1925, 99; 1926, 99; 1927, 98.

Cost of joining: $2.50.

Total assets, Jan. 1, 1927, $583,169.77.

Men and women admitted. Also issues sick and accident certificates.

JURISDICTION: Wisconsin, Minnesota, Illinois, North Dakota.

Security Benefit Association

Office of National Council, Seventh & Harrison Sts., Topeka, Kas. Organized 1892.

J. M. KIRKPATRICK, *National President*, Topeka, Kas.

J. V. ABRAHAMS, *National Secretary and Treasurer*, Topeka, Kas.

A. E. BILLINGS, M. D., *National Medical Examiner*, Topeka, Kas.

ARTHUR W. FULTON, Chicago, Ill., and GEO. R. ALLEN, Topeka, Kas., *General Attorneys.*

Commenced business as an order, February 22, 1892.

Issues certificates for $250 to $5,000 at the following level monthly rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
16	$1.00	$1.25	$1.90	36	$1.85	$2.20	$2.80
17	1.00	1.30	1.95	37	1.95	2.30	2.90
18	1.05	1.30	1.95	38	2.00	2.40	2.95
19	1.05	1.35	2.00	39	2.10	2.50	3.05
20	1.10	1.35	2.05	40	2.15	2.60	3.10
21	1.15	1.40	2.05	41	2.25	2.70	3.20
22	1.15	1.45	2.10	42	2.35	2.80	3.30
23	1.20	1.45	2.15	43	2.45	2.95	3.40
24	1.25	1.50	2.15	44	2.55	3.10	3.50
25	1.25	1.55	2.20	45	2.70	3.25	3.60
26	1.30	1.60	2.25	46	2.80	3.40	3.75
27	1.35	1.65	2.30	47	2.95	3.60	3.85
28	1.40	1.70	2.35	48	3.05	3.80	4.00
29	1.45	1.75	2.40	49	3.20	4.00	4.15
30	1.50	1.80	2.45	50	3.35	4.25	4.30
31	1.55	1.85	2.50	51	3.55	4.55	4.45
32	1.60	1.90	2.55	52	3.70	4.80	4.60
33	1.65	1.95	2.60	53	3.90	5.15	4.80
34	1.70	2.05	2.70	54	4.10	5.55	5.00
35	1.80	2.15	2.75	55	4.35	5.95	5.20

N. F. C. 4% Whole Life level rate certificate, Col. 1, provides: Death benefit for face of certificate. Permanent total disability benefit of one-half of face; cash payment in one sum at age 70; life annuity at age 70, paid each year until death; ten equal annual installments paid each year for 10 years, after 70.

The American Experience Whole Life Paid-up at 70 level rate certificate, Col. 2, and American Experience 4% 20-year payment level rate certificate, Col. 3, provide: Death benefit to full face value; permanent total disability benefit to one-half face value; option for paid-up or extended insurance or loan after three years; cash payment in one sum at age 70; paid-up insurance face value of certificate at age 70 and at end of 20 years; life annuity at age 70, paid each year until death; ten equal annual installments, paid each year for ten years; option to take out a supplemental insurance contract providing for discontinu-

ance of contributions and for a life income in event of permanent total disability occurring prior to age 60; and providing for partial disability benefits and for double indemnity in event of death while a passenger on a public conveyance. American Experience 4% ten and twenty-year term certificates also issued. Expense of management provided by per cent of monthly contributions.

Cost of management, 1917, $164,801.61; 1918, $140,781.83; 1919, $210,137.36; 1920, $297,533.63; 1921, $241,631.58; 1922, $216,740.81; 1923, $215,987.08; 1924, $227,357.73; 1925, $251,042.13; 1926, $247,-298.06.

Cost of management per member, 1917, $0.84; 1918, $0.68; 1919, $0.88; 1920, $1.27; 1921, $1.02; 1922, $0.95; 1923, $1.01; 1924, $1.06; 1925, $1.18; 1926, $1.21.

Deaths per 1,000 benefit members in 1917, 9.7; 1918, 13.9; 1919, 9.16; 1920, 10.9; 1921, 9.8; 1922, 9.1; 1923, 12.4; 1924, 12.1; 1925, 12.3; 1926, 13.7.

Average age, Jan. 1, 1918, 39 years; 1919, 40 years; 1920, 40 years; 1921, 40 years; 1922, 43 years; 1923, 42 years; 1924, 43 years; 1925, 43 years; 1926, 43 years; 1927, 44 years.

Number of payments: 1917 to 1927, 12 each year.

Death benefits paid in 1917, $2,103,893.31; other benefits, $224,-042.92; 1918, $2,502,140.79; other benefits, $270,434.46; 1919, $3,212,-651.09; other benefits, $302,196.31; 1920, $2,531,672.99; other benefits, $303,581.02; 1921, $2,442,038; other benefits, $317,224.01; 1922, $2,-669,080.10; other benefits, $308,762.91; 1923, $2,936,977.71; other benefits, $293,956.06; 1924, $2,767,787.82; other benefits, $249,015.18; 1925, $2,876,564.68; other benefits, $229,103.66; 1926, $2,956,868.41; other benefits, $196,948.04.

Insurance in force, Jan. 1, 1918, $235,153,000; 1919, $247,708,500; 1920, $263,883,000; 1921, $277,875,019; 1922, $277,020,271; 1923, $266,-911,749; 1924, $247,191,992; 1925, $246,433,671; 1926, $242,162,944; 1927, $230,801,548.

Adult benefit membership, Jan. 1, 1918, 195,732; 1919, 204,795; 1920, 237,318; 1921, 233,682; 1922, 235,483; 1923, 227,835; 1924, 212,729; 1925, 213,894; 1926, 211,979; 1927, 203,853.

Benefit membership (all classes) Jan. 1, 1925, 228,080; 1926, 228,309; 1927, 220,795.

Juvenile membership, Jan. 1, 1921, 10,940; 1922, 12,618; 1923, 13,510; 1924, 13,486; 1925, 14,186; 1926, 16,330; 1927, 16,942.

Subordinate lodges, Jan. 1, 1918, 1,918; 1919, 1,937; 1920, 2,094; 1921, 2,051; 1922, 2,032; 1923, 1,982; 1924, 1,943; 1925, 1,908; 1926, 1,860; 1927, 1,786.

Cost of joining: $5.00.

Assets, Jan. 1, 1927, $6,280,251.44 (includes $1,218,752.03 Home and Hospital assets).

Liabilities, Jan. 1, 1926, $1,483,303.94 (includes $919,603.61 legal reserves).

JURISDICTION: Ala, Ariz., Ark., Cal., Col., Del., D. of C., Fla., Ida., Ill., Ind., Ia., Kas., Ky., La., Md., Mich., Minn., Miss., Mo., Mont., Neb., Nev., N. J., N. M., N. C., N. D., Ohio, Okla., Ore., Pa., S. C., S. D., Tenn., Tex., Utah, Va., Wash., W. Va., Wyo.

SPECIAL FEATURES: Men and women admitted. Net increase in insurance in force on legal reserve certificates in 1926, $7,284,989; in number of legal reserve certificate holders in 1926, 8,081. Juvenile department, 16,780 members; assets of this department, $114,638.94. Free urinalysis and hospital service to all members. Mutual Co-operative Farm of 404 acres, on which are located homes for aged members and orphans of deceased members and a hospital. The benefits of this

institution are available to all members of the Society without additional payments aside from the regular assessments. Value of farm and improvements and cash on hand for this purpose, $1,218,752.03.

Shield of Honor

Home Office, 619 St. Paul St., Baltimore, Md. Organized 1885.

A. H. Pierson, *Supreme Master*, Philadelphia, Pa.
Hugh G. Bowen, *Supreme Secretary*, Baltimore, Md.
Andrew George, *Supreme Treasurer*, Baltimore, Md.
John W. Linthicum, M. D., *Supreme Medical Examiner*, Baltimore, Md.
John H. Richardson, *General Counsel*, Baltimore, Md.

Commenced business as an order, November 1, 1885.

Issues certificates for $250 to $1,000 as per the following net level monthly rates on $1,000, whole life:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–20	$ .93	28	$1.18	36	$1.57	44	$2.17
21	.95	29	1.22	37	1.63	45	2.27
22	.98	30	1.26	38	1.69	46	2.37
23	1.01	31	1.31	39	1.76	47	2.48
24	1.04	32	1.35	40	1.83	48	2.60
25	1.07	33	1.40	41	1.91	49	2.72
26	1.11	34	1.45	42	2.00	50	2.85
27	1.14	35	1.51	43	2.08		

The above rates took effect August 1, 1917, and were applied to existing members at attained ages.

Expense of management provided by per capita tax.

Cost of management, 1920, $3,392.75; 1921, $3,569.20; 1922, $3,331.61; 1923, $3,416.83; 1924, $3,013.48; 1925, $3,219.67; 1926, $2,800.78.

Cost of management per member, 1920, $0.90; 1921, $0.98; 1922, $0.94; 1923, $0.96; 1924, $0.94; 1925, $1.00; 1926, $0.97.

Deaths per 1,000 benefit members, 1919, 29; 1920, 31; 1921, 27.25; 1922, 29; 1923, 32.5; 1924, 27.5; 1925, 28; 1926, 29.

Average age, Jan. 1, 1921, 51.75 years; 1922, 52 years; 1923, 52.75 years; 1924, 54 years; 1925, 52.75 years; 1926, 55.25 years; 1927, 53 years.

Number of payments: 1920 to 1927, 12 each year.

Benefits paid during 1920, $82,000; 1921, $79,500; 1922, $77,500; 1923, $82,000; 1924, $70,750; 1925, $71,000; 1926, $86,250.

Insurance in force, Jan. 1, 1921, $2,816,000; 1922, $2,728,000; 1923, $2,622,750; 1924, $2,495,750; 1925, $2,402,250; 1926, $2,284,000; 1927, $2,167,750.

Benefit membership, Jan. 1, 1921, 3,637; social, 128; 1922, 3,520; social, 200; 1923, 3,373; social, 175; 1924, 3,192; social, 160; 1925, 3,070; social, 165; 1926, 2,906; social, 125; 1927, 2,755; social, 300.

Subordinate lodges, Jan. 1, 1921, 61; 1922, 61; 1923, 58; 1924, 57; 1925, 50; 1926, 48; 1927, 47.

Total assets, Jan. 1, 1927, $281,560.

Total liabilities, Jan. 1, 1927, $12,500.

Jurisdiction: Md., Del., D. of C., N. J., N. Y., Pa., W. Va., Ohio.

Cost of joining: $4.00.

Men only admitted.

Slovene National Benefit Society

Home Office, 2657 S. Lawndale Avenue, Chicago, Ill. Organized 1904.

VINCENT CAINKAR, *President*, Chicago, Ill.
MATTHEW J. TURK, *Secretary*, Chicago, Ill.
JOHN VOGRICH, *Treasurer*, Chicago, Ill.
F. J. KERN, M. D., *Medical Examiner*, Cleveland, O.
C. R. JANDUS, *Attorney*, Chicago, Ill.

Commenced business as an order, April 4, 1904.

Issues certificates for $250 to $2,000 at the following net level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$ .84	26	$1.11	36	$1.57	46	$2.35
17	.86	27	1.14	37	1.63	47	2.45
18	.88	28	1.18	38	1.69	48	2.58
19	.90	29	1.22	39	1.76	49	2.71
20	.93	30	1.26	40	1.83	50	2.83
21	.96	31	1.31	41	1.91	51	2.97
22	.98	32	1.35	42	1.99	52	3.12
23	1.01	33	1.40	43	2.07	53	3.28
24	1.04	34	1.45	44	2.16	54	3.44
25	1.07	35	1.51	45	2.25	55	3.62

The above rates went into effect May 1, 1914, and applied to all members at age of entry.

Expense of management provided by per cent of payments.

Deaths per 1,000 benefit members in 1918, 18.8; 1919, 10.1; 1920, 8.3; 1921, 8; 1922, 7.2; 1923, 8.1; 1924, 7.7; 1925, 8; 1926, 8.9.

Number of payments: 1918 to 1927, 12 each year.

Death benefits paid in 1918, $153,641.98; other benefits, $235,252; 1919, $176,190.78; other benefits, $330,343.20; 1920, $109,342.24; other benefits, $271,371.90; 1921, $119,660.03; other benefits, $349,984.50; 1922, $148,507.79; other benefits, $441,832.90; 1923, $189,301.82; other benefits, $503,552; 1924, $197,113.76; other benefits, $655,607.33; 1925, $207,921.97; other benefits, $792,648.05; 1926, $260,398.06; other benefits, $761,002.26.

Insurance in force, Jan. 1, 1919, $12,082,450; 1920, $12,160,650; 1921, $13,172,250; 1922, $18,793,300; 1923, $20,717,500; 1924, $25,208,400; 1925, $28,071,700; 1926, $29,272,150; 1927, $29,814,450.

Benefit membership, Jan. 1, 1919, 18,326; 1920, 17,969; 1921, 18,981; 1922, 26,613; 1923, 28,833; 1924, 33,561; 1925, 36,724; 1926, 38,136; 1927, 38,540.

Subordinate lodges, Jan. 1, 1919, 353; 1920, 357; 1921, 380; 1922, 448; 1923, 473; 1924, 503; 1925, 526; 1926, 537; 1927, 563.

Cost of joining: $2.00 to $4.00.

Total assets, Jan. 1, 1927, $2,682,823.69.

Total liabilities, Jan. 1, 1927, $60,174.85.

Men and women admitted. Valuation, 106.11%. Net interest realized, 5%. Juvenile department, 18,860 members.

Societe des Artisans Canadiens-Francais, La

Supreme Lodge, 930 St. Denis St., Montreal, Can. Organized 1877.

RODOLPHE BEDARD, *President*, Montreal, Can.
HENRI ROY, *Secretary and Treasurer*, Montreal, Can.
J. A. ROULEAU, M. D., *Medical Examiner*, Montreal, Can.
Z. FONTAINE, *General Counsel*, Montreal, Can.

Commenced business as an order, August 14, 1877.

Issues whole life certificates for $100 to $5,000 at the following level monthly rates on $1,000: Also issues limited payment certificates.

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–17	$ .90	31	$1.40	41	$2.00	51	$3.15
18–19	.95	32	1.45	42	2.10	52	3.30
20–21	1.00	33	1.50	43	2.20	53	3.50
22	1.05	34	1.55	44	2.30	54	3.65
23–24	1.10	35	1.60	45	2.40	55	3.85
25	1.15	36	1.65	46	2.50	56	4.10
26–27	1.20	37	1.70	47	2.60	57	4.30
28	1.25	38	1.80	48	2.75	58	4.55
29	1.30	39	1.85	49	2.85	59	4.80
30	1.35	40	1.95	50	3.00	60	5.10

Expense of management provided by regular dues of each member to the Central Management Fund of 15 cents per month.

Cost of management, 1917, $68,567.84; 1918, $86,895.20; 1919, $89,682.77; 1920, $108,746.57; 1921, $127,654.77; 1922, $142,173.68; 1923, $136,279.34; 1924, $133,357.51; 1925, $141,419; 1926, $164,753.

Cost of management per member, 1917, $1.54; 1918, $1.94; 1919, $1.95; 1920, $2.28; 1921, $2.51; 1922, $2.71; 1923, $2.56; 1924, $2.41; 1925, $2.44; 1926, $2.81.

Deaths per 1,000 benefit members, 1917, 8.7; 1918, 16.9; 1919, 9.7; 1920, 10.4; 1921, 8.12; 1922, 9.28; 1923, 10.69; 1924, 9.94; 1925, 10.57; 1926, 10.71.

Average age, Jan. 1, 1918, 38.63 years; 1919, 39.15 years; 1920, 39.4 years; 1921, 39.27 years; 1922, 39.65 years; 1923, 40.39 years; 1924, 40.68 years; 1925, 40.27 years; 1926, 40.55 years; 1927, 41.30 years.

Number of payments: 1917, 11; 1918 to 1924, 12 each year; 1924 to 1927, 11 each year.

Death benefits paid in 1917, $320,025.50; other benefits, $156,090.28; 1918, $521,804.50; other benefits, $166,451.90; 1919, $437,838.08; other benefits, $160,700.94; 1920, $392,408; other benefits, $152,543.65; 1921, $339,443.88; other benefits, $147,171.79; 1922, $371,073.50; other benefits, $171,951.46; 1923, $474,387; other benefits, $185,062.33; 1924, $428,071.50; other benefits, $179,908.82; 1925, $508,254.51; other benefits, $197,542.21; 1926, $493,204; other benefits, $200,614.68.

Insurance in force, Jan. 1, 1918, $33,578,062; 1919, $33,790,383; 1920, $34,957,035; 1921, $37,869,678; 1922, $38,900,083; 1923, $40,249,419; 1924, $40,767,565; 1925, $43,602,972; 1926, $44,316,663; 1927, $44,005,-068.

Adult benefit membership, Jan. 1, 1918, 44,405; 1919, 44,618; 1920, 45,908; 1921, 49,451; 1922, 50,754; 1923, 52,464; 1924, 53,152; 1925, 57,253; 1926, 58,691; 1927, 58,480.

Subordinate lodges, Jan. 1, 1918, 540; 1919, 550; 1920, 558; 1921, 567; 1922, 584; 1923, 601; 1924, 606; 1925, 611; 1926, 634; 1927, 634.

Total juvenile membership, Jan. 1, 1920, 4,139; 1921, 7,192; 1922, 9,221; 1923, 9,305; 1924, 9,793; 1925, 11,732; 1926, 12,309; 1927, 11,686.

Total assets, Jan. 1, 1927, $9,581,448.95.

Total liabilities, Jan. 1, 1927, $85,163.84.

JURISDICTION: Canada, Mass., N. H., Me., R. I., Conn., Mich., N. Y., Vt.

SPECIAL FEATURES: Benevolent and Mutual Relief Society among the French-Canadian and French American Catholics, belonging to all trades and professions reputed not unwholesome or dangerous. Reserve fund. Sick benefits paid by supreme body, $5 and $10 a week, 15 weeks. Men and women admitted. Whole family protection. Double indemnity.

Societe l'Assomption, La

Home Office, Moncton, N. B. Organized 1903.

J. P. Chiasson, *President*, Lameque, N. B.
C. F. Savoie, *Secretary-Treasurer*, Moncton, N. B.
F. A. Richard, M. D., *Medical Examiner*, Moncton, N. B.
A. J. Leger, *General Counsel*, Moncton, N. B.

Commenced business as an order, September 8, 1903.

Issues certificates for $100 to $2,000 on N. F. C. rates (ages 16 to 55). These net rates effective Dec. 1, 1914, and were applied to existing members at attained ages.

Expense of management provided by annual per capita.

Cost of management, 1921, $6,852.89; 1922, $6,002.07; 1923, $6,739.68; 1924, $7,496.06; 1925, $8,153.27; 1926, $7,599.80.

Cost of management per member, 1921, $0.82; 1922, $0.86; 1923, $0.96; 1924, $1.18; 1925, $1.39; 1926, $1.30.

Deaths per 1,000 benefit members, 1921, 8.38; 1922, 5.6; 1923, 4.93; 1924, 6.15; 1925, 6.47; 1926, 6.55.

Number of payments: 1921 to 1926, 12 each year; 1926, 11 (life); 13 sick benefit department.

Benefits paid in 1921, $30,066.95; 1922, $33,825.14; 1923, $30,596.35; 1924, $30,879.43; 1925, $27,827.25; 1926, $28,475.59.

Insurance in force, Jan. 1, 1922, $1,507,950; 1923, $1,480,150; 1924, $1,585,000; 1925, $1,508,250; 1926, $1,538,700; 1927, $2,207,600.

Benefit membership, Jan. 1, 1922, 5,200; social, 3,254; 1923, 4,997; social, 1,948; 1924, 5,122; social, 1,961; 1925, 4,655; social, 1,675; 1926, 4,581; social, 1,278; 1927, 5,757; social, 2,218.

Subordinate lodges, Jan. 1, 1922, 190; 1923, 189; 1924, 185; 1925, 171; 1926, 172; 1927, 160.

Cost of joining: $2.50.

Total assets, Jan. 1, 1927, $228,310.89.

Total liabilities, Jan. 1, 1927, $5,648.99.

Jurisdiction: Maritime Provinces, Maine and Massachusetts.

Special Features: Men and women admitted. Admits none but persons of French-Acadian descent. Maintains educational fund for boys and girls, children of members, and sick and accident fund.

Sons of Hermann in Texas, State Grand Lodge

Office, 225 Garden St., San Antonio, Tex. Organized 1890.

Julius M. Schramm, *Grand President*, Granger, Tex.
Paul J. Hertting, *Grand Secretary*, San Antonio, Tex.
G. A. Heilig, *Grand Treasurer*, Dallas, Tex.
H. R. Arnold, *Auditor*, San Antonio, Tex.
E. Krueger, M. D., *Grand Physician*, Austin, Tex.
E. Fellbaum, *General Counsel*, San Antonio, Tex.

Commenced business as an order, May 17, 1890.

Issues certificates for $500 to $3,000 for whole life and twenty-year payment with withdrawal features on N. F. C. rates. These net rates were adopted in 1922, and were applied at entry ages.

Expense of management provided by annual per capita.

Deaths per 1,000 benefit members, 1921, 9.03; 1922, 9.5; 1923, 10.09; 1924, 11.55; 1925, 14.2; 1926, 14.8.

Number of payments: 1921 to 1927, 12 each year.

Benefits paid in 1921, $253,395.12; 1922, $250,960.12; 1923, $255,433.72; 1924, $266,264.52; 1925, $322,064.01; 1926, $359,382.40.

Insurance in force, Jan. 1, 1922, $20,237,500; 1923, $20,218,000; 1924, $19,976,500; 1925, $20,250,000; 1926, $20,178,500; 1927, $20,113,000.

Benefit membership, Jan. 1, 1922, 23,102; 1923, 22,991; 1924, 22,576; 1925, 22,694; 1926, 22,510; 1927, 22,324.

Subordinate lodges, Jan. 1, 1922, 428; 1923, 426; 1924, 414; 1925, 410; 1926, 408; 1927, 402.

Total assets, Jan. 1, 1927, $3,495,325.85.

Total liabilities, Jan. 1, 1927, $37,224.67.

SPECIAL FEATURES: Relief of distressed and needy members; sick benefits by local lodges; maintenance of home for aged members and orphans near Comfort, Texas. Men and women admitted.

Sons of Norway

Home Office, Metropolitan Natl. Bank Bldg., Minneapolis, Minn. Organized 1895.

A. J. MYRLAND, *President*, Madison, Wis.
L. STAVNHEIM, *Secretary*, Minneapolis, Minn.
J. O. ENGESATHER, *Treasurer*, Petersburg, N. D.
O. S. LEEDAHL, M. D., *Chief Medical Examiner*, Stanley, N. D.
JOHN N. BERG, *Legal Adviser*, Minneapolis, Minn.

Commenced business as an order, Jan. 16, 1895.

Issues certificates for $250 to $10,000 at the following level rates on $1,000 (whole life) (age 16, $1.08):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
17	$1.11	28	$1.44	39	$1.99	50	$3.06
18	1.14	29	1.48	40	2.06	51	3.21
19	1.18	30	1.52	41	2.14	52	3.36
20	1.21	31	1.56	42	2.22	53	3.51
21	1.23	32	1.61	43	2.30	54	3.69
22	1.26	33	1.65	44	2.39	55	3.87
23	1.29	34	1.70	45	2.48	56	4.06
24	1.31	35	1.75	46	2.59	57	4.27
25	1.34	36	1.81	47	2.78	58	4.49
26	1.37	37	1.87	48	2.81	59	4.73
27	1.41	38	1.93	49	2.93	60	4.99

The above rates went into effect January 1, 1921.

Expense of management provided by annual per capita and first payments.

Deaths per 1,000 benefit members in 1917, 8.1; 1918, 11; 1919, 9.95; 1920, 6.8; 1921, 8.23; 1922, 6.93; 1923, 8.6; 1924, 6.98; 1925, 7.5; 1926, 6.85.

Number of payments: 1917 to 1927, 10 each year.

Amount collected per $1,000 (whole life) each year: 1917 to 1927, age 30, $13.90; age 35, $15.00; age 40, $16.74.

Benefits paid in 1917, $20,266.67; 1918, $28,766.67; 1919, $29,600; 1920, $14,300; 1921, $31,190.49; 1922, $19,866.66; 1923, $33,133.33; 1924, $32,473; 1925, $40,200; 1926, $39,666.33.

Insurance in force, Jan. 1, 1918, $2,876,900; 1919, $2,885,500; 1920, $3,460,100; 1921, $4,070,600; 1922, $4,639,900; 1923, $4,920,800; 1924, $5,500,000; 1925, $6,382,700; 1926, $7,651,050; 1927, $8,357,750.

Benefit membership, Jan. 1, 1918, 5,910; social, 6,000; 1919, 5,754; social, 6,100; 1920, 6,161; social, 6,250; 1921, 5,689; social, 6,385; 1922, 7,163; social, 6,497; 1923, 7,268; social, ——; 1924, 7,619; social, ——; 1925, 8,542; social, 9,000; 1926, 9,531; social, ——; 1927, 10,210; social, 11,537.

Subordinate lodges, Jan. 1, 1918, 168; 1919, 170; 1920, 170; 1921, 170; 1922, 171; 1923, 186; 1924, 188; 1925, 208; 1926, 241; 1927, 261.

Total assets, Jan. 1, 1927, $1,027,218.16.

Total liabilities, Jan. 1, 1927, $4,500.

Actual to expected mortality, 40.33%. Interest rate realized, 5.90%. Valuation, 130.02%.

JURISDICTION: Cal., Ida., Ill., Ia., Mass., Minn., Mont., N. J., N. Y., N. D., Ore., Pa., R. I., S. D., Wash., Wis.

SPECIAL FEATURES: Work to help people of Norwegian descent. Also issues ten-year term, twenty-year limited payment certificates and old age benefit at age seventy.

South Slavonic Catholic Union

Home Office, Ely, Minn. Organized 1898.

ANTON ZBASNIK, *Supreme President*, Pittsburgh, Pa.
JOS. PISHLER, *Supreme Secretary*, Ely, Minn.
LOUIS CHAMPA, *Supreme Treasurer*, Ely, Minn.
J. V. GRAHEK, M. D., *Supreme Medical Examiner*, Pittsburgh, Pa.

Commenced business as an order, July 18, 1898.

Issues 20-year payment life certificates with disability and sick and accident features for $250 to $2,000 at the following net level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.57	24	$1.80	32	$2.12	40	$2.58
17	1.60	25	1.83	33	2.17	41	2.65
18	1.62	26	1.87	34	2.22	42	2.73
19	1.65	27	1.91	35	2.27	43	2.81
20	1.67	28	1.94	36	2.33	44	2.90
21	1.70	29	1.98	37	2.39	45	2.99
22	1.73	30	2.03	38	2.45		
23	1.76	31	2.07	39	2.51		

Also issues whole life certificates on N. F. C. table.

Expense of management provided by per capita tax and entrance fee.

Cost of management, 1919, $11,086.67; 1920, *$32,925.75; 1921, $20,079.86; 1922, $17,300; 1923, $20,800.04; 1924, *$41,218.66; 1925, $33,658.50; 1926, $29,990.34.

Cost of management per member, 1919, $1.45; 1920, *$4.20; 1921, $2.41; 1922, $1.97; 1923, $2.64; 1924, $4.18; 1925, $3.41; 1926, $2.70.

Deaths per 1,000 benefit members, 1919, 10; 1920, 10.6; 1921, 10; 1922, 10; 1923, 10; 1924, 9; 1925, 11; 1926, 11.

Average age, Jan. 1, 1920, 33.5 years; 1921, 37.37 years; 1922, 37 years; 1923, 37.5 years; 1924, 37.5 years; 1925, 34 years; 1926, 37.35 years; 1927, 37.50 years.

Number of payments: 1919 to 1927, 12 each year.

Amount collected per $1,000 each year 1919 to 1927: Age 30, $22.36; age 35, $27.24; age 40, $30.96.

Death benefits paid in 1919, $84,961.56; other benefits, $61,484.05; 1920, $72,000; other benefits, $65,728.18; 1921, $62,050; other benefits, $95,653.99; 1922, $68,250; other benefits, $82,465.72; 1923, $75,979.20; other benefits, $106,550; 1924, $69,000; other benefits, $124,703.34; 1925, $82,750; other benefits, $136,508.80; 1926, $95,620.74; other benefits, $135,307.12.

Insurance in force, Jan. 1, 1920, $6,339,500; 1921, $6,538,250; 1922, $6,862,250; 1923, $7,128,250; 1924, $7,749,500; 1925, $8,169,500; 1926, $8,844,500; 1927, $9,383,750.

Benefit membership, Jan. 1, 1920, 7,695; 1921, 7,879; 1920, 8,273; 1923, 8,575; 1924, 9,328; 1925, 9,857; 1926, 10,830; 1927, 11,633.

Subordinate lodges, Jan. 1, 1920, 102; 1921, 104; 1922, 109; 1923, 111; 1924, 111; 1925, 118; 1926, 135; 1927, 150.

*Includes convention expense.

Total assets, Jan. 1, 1927, $952,284.29.
Total liabilities, Jan. 1, 1927, $71,804.34.
JURISDICTION: Col., Ind., Ill., Kas., Md., Mich., Minn., Mont., Neb., N. Y., Ohio, Ore., Penn., Utah, Wash., W. Va., and Wyo.
Valuation, 102.518%. Interest rate realized, 5.30%.
Men and women admitted. Sick and accident features optional with members. Juvenile department, 5,845 members.

Supreme Tribe of Ben-Hur

Office of Supreme Tribe, Crawfordsville, Ind. Organized 1894.

JNO. C. SNYDER, *Supreme Chief*, Crawfordsville, Ind.
E. M. MASON, *Supreme Scribe*, Crawfordsville, Ind.
WM. W. GOLTRA, *Supreme Keeper of Tribute*, Crawfordsville, Ind.
J. F. DAVIDSON, M. D., *Sup. Medical Examiner*, Crawfordsville, Ind.
F. G. DAVIDSON, *General Counsel*, Crawfordsville, Ind.
Commenced business as an order, March 1, 1894.
Issues certificates for $500 to $10,000 at the following participating level rates on $1,000, whole life (Col. 1, monthly; Col. 2, quarterly; Col. 3, semi-annually; Col. 4, annual):

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.10	$3.20	$ 6.34	$12.17	36	$2.02	$ 5.87	$11.61	$22.29
17	1.12	3.28	6.49	12.46	37	2.10	6.09	12.06	23.15
18	1.15	3.36	6.65	12.77	38	2.18	6.33	12.53	24.06
19	1.18	3.45	6.82	13.09	39	2.27	6.58	13.03	25.02
20	1.21	3.53	7.00	13.43	40	2.36	6.85	13.56	26.04
21	1.24	3.63	7.18	13.79	41	2.46	7.14	14.12	27.12
22	1.28	3.73	7.38	14.17	42	2.56	7.44	14.72	28.26
23	1.31	3.83	7.59	14.57	43	2.67	7.75	15.35	29.47
24	1.35	3.94	7.81	14.99	44	2.79	8.09	16.02	30.75
25	1.39	4.06	8.04	15.43	45	2.92	8.45	16.73	32.12
26	1.43	4.18	8.28	15.90	46	3.05	8.83	17.48	33.57
27	1.48	4.31	8.54	16.39	47	3.19	9.24	18.29	35.11
28	1.53	4.45	8.81	16.91	48	3.35	9.67	19.14	36.76
29	1.58	4.59	9.10	17.46	49	3.51	10.13	20.06	38.51
30	1.63	4.75	9.40	18.04	50	3.68	10.63	21.03	40.38
31	1.68	4.91	9.72	18.66	51	3.87	11.15	22.07	42.38
32	1.74	5.08	10.06	19.31	52	4.07	11.71	23.18	44.52
33	1.81	5.26	10.41	19.99	53	4.28	12.31	24.37	46.80
34	1.87	5.45	10.79	20.72	54	4.51	12.95	25.64	49.24
35	1.94	5.65	11.19	21.48	55	4.75	13.79	27.00	51.85

Expense of management provided by first year payments, less first year claims, 10 per cent of subsequent payments and monthly per capita of $0.07½. The above rates were adopted in 1917.
Cost of management, 1918, $163,220.56; 1919, $193,628.63; 1920, $190,287.23; 1921, $173,748; 1922, $174,758.42; 1923, $218,482.78; 1924, $168,502.04; 1925, $169,089.92; 1926, $198,544.61.
Cost of management per member, 1918, $2.13; 1919, $2.47; 1920, $2.51; 1921, $2.48; 1922, $2.64; 1923, $3.34; 1924, $2.68; 1925, $2.70; 1926, $3.12.
Deaths per 1,000 benefit members in 1918, 14.1; 1919, 12.1; 1920, 12.1; 1921, 11.9; 1922, 12.4; 1923, 13.8; 1924, 13.3; 1925, 12.2; 1926, 13.94.
Number of payments: 1908 to 1927, Class B, 12 each year.
Death benefits paid in 1918, $1,231,316.24; other benefits, $37,916.63; 1919, $1,003,709.08; other benefits, $28,810.10; 1920, $910,701.74; other benefits, $27,858.10; 1921, $872,216.66; other benefits, $27,059.77; 1922, $800,469.86; other benefits, $35,763.16; 1923, $927,756.30; other bene-

fits, $37,032.53; 1924, $852,353.20; other benefits, $48,700.12; 1925, $832,732.90; other benefits, $33,801.69; 1926, $850,778.72; other benefits, $32,280.43.

Insurance in force, Jan. 1, 1919, $75,963,709; 1920, $79,365,794; 1921, $77,479,233; 1922, $72,740,730; 1923, $68,643,008; 1924, $67,887,951; 1925, $66,595,648; 1926, $66,855,998; 1927, $67,263,147.

Benefit membership, Jan. 1, 1919, 76,520; social, 1,200; 1920, 78,156; social, 350; 1921, 75,624; social, 500; 1922, 70,370; social, 400; 1923, 66,207; social, 300; 1924, 64,717; social, 500; 1925, 62,843; social, 300; 1926, 62,533; social, 175; junior, 922; 1927, 62,090; social, 300; junior, 1424.

Subordinate lodges, Jan. 1, 1919, 1,183; 1920, 1,097; 1921, 1,064; 1922, 1,026; 1923, 1,003; 1924, 1,002; 1925, 996; 1926, 996; 1927, 982.

Cost of joining: $8.00. Interest rate realized, 5.94%. Valuation ratio, 102.9%. Valuation surplus, $589,582.25.

Total assets, Jan. 1, 1927, $6,267,764.70.

Total liabilities, Jan. 1, 1927, $218,816.53.

JURISDICTION: Ala., Ark., Cal., Col., D. of C., Fla., Ga., Ill., Ind., Ia., Kas., Ky., La., Md., Mich., Miss., Mo., Neb., N. J., N. Y., Ohio, Okla., Ore., Pa., Tenn., Tex., Va., Wash., W. Va., Wis., Wyo.

SPECIAL FEATURES: Twenty-payment life, death and disability and whole life certificates issued. Nonforfeiture and installment provisions. Funeral benefits. Disability benefits. Reserves deposited with Indiana Insurance Commissioner. Men and women admitted. Double indemnity optional. Certificates being issued are incontestable after two years and provide for options after third year of membership. Junior department. Participation in surplus earnings. Home for aged members.

Travelers Protective Association of America

Home Office, 3755 Lindell Blvd., St. Louis, Mo. Organized 1890.

GEO. W. HUNTLEY, *President*, Waterloo, Ia.

T. S. LOGAN, *Secretary and Treasurer*, St. Louis, Mo.

Commenced business as an order, June 7, 1890.

Insures against accidental injuries, loss of time and accidental death.

Cost of management, 1921, $135,171.58; 1922, $137,826.71; 1923, $148,778.19; 1924, $171,144.96; 1925, $181,016.76; 1926, $198,030.29.

Cost of management per member, 1921, $1.38; 1922, $1.36; 1923, $1.41; 1924, $1.56; 1925, $1.56; 1926, $1.64.

Total benefits paid in 1921, $622,517.25; 1922, $621,639.77; 1923, $824,944.13; 1924, $950,594.34; 1925, $886,167.98; 1926, $1,023,445.79.

Insurance in force, Jan. 1, 1922, $502,020,000; 1923, $510,090,000; 1924, $544,835,000; 1925, $569,670,000; 1926, $594,475,000; 1927, $615,010,000.

Benefit membership, Jan. 1, 1922, 100,404; 1923, 102,018; 1924, 108,967; 1925, 113,934; 1926, 118,895; 1927, 123,002.

Subordinate lodges, Jan. 1, 1923, 321; 1924, 328; 1925, 332; 1926, 338; 1927, 340.

Total assets, Jan. 1, 1927, $1,014,025.39.

Total liabilities, Jan. 1, 1927, $293,230.94.

United American Mechanics, Junior Order Beneficiary Degree

Office, Jr. O. U. A. M. Bldg., 3400 Forbes St., Pittsburgh, Pa. Organized 1899.

E. C. LAFEAN, *President*, Pittsburgh, Pa.

ARTHUR M. FORDING, *Secretary*, Pittsburgh, Pa.

JAS. L. COOPER, M. D., *Chief Medical Examiner*, Fort Worth, Tex.

A. D. WILKIN, *General Counsel*, Pittsburgh, Pa.

Commenced business as an order (Ben. Degree), October 1, 1899.

Issues certificates for $500 to $3,000 at the following level participating monthly ordinary life rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–17	$1.25	30	$1.70	39	$2.30	48	$3.30
18–19	1.30	31	1.75	40	2.35	49	3.45
20	1.35	32	1.80	41	2.45	50	3.60
21–22	1.40	33	1.85	42	2.55	51	3.80
23–24	1.45	34	1.95	43	2.65	52	3.95
25	1.50	35	2.00	44	2.75	53	4.20
26	1.55	36	2.05	45	2.90	54	4.40
27	1.60	37	2.15	46	3.00	55	4.65
28–29	1.65	38	2.20	47	3.15		

The above rates effective Jan. 1, 1922. Also issues twenty payment and endowment at age 70 certificates. Certificates provide for surrender, paid-up and extended insurance features after three years membership. 1926 participation, 10% of payments. Actual to expected mortality, 55.62%. Interest rate realized, 6%. Valuation, 103.51%. Reserves, $2,672,286.16.

Expense of management provided by first year's payments and membership fees, and since Jan. 1, 1920, ten per cent of payments after the first year.

Cost of management, 1919, $35,641.28; 1920, $40,004.03; 1921, $50,-312.99; 1922, $57,457.61; 1923, $50,420.28; 1924, $47,261.08; 1925, $66,945.88; 1926, $82,786.66.

Cost of management per member, 1919, $2.88; 1920, $1.98; 1921, $2.11; 1922, $2.49; 1923, $2.37; 1924, $2.34; 1925, $3.31; 1926, $3.96.

Deaths per 1,000 benefit members in 1919, 5.77; 1920, 6; 1921, 6; 1922, 6.71; 1923, 6.22; 1924, 6.05; 1925, 5.94; 1926, 5.9.

Average age, Jan. 1, 1920, 34.22 years; 1921, 33.87 years; 1922, 34.75 years; 1923, 35.84 years; 1924, 36.35 years; 1925, 36.59 years; 1926, 37.40 years; 1927, 37.41 years.

Number of payments: 1899 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1922 to 1927, age 30, $20.40; age 35, $24.00; age 40, $28.20.

Benefits paid in 1919, $111,594.86; 1920, $100,995.80; 1921, $140,-752.70; 1922, $153,547.95; 1923, $161,676.47; 1924, $152,486.33; 1925, $157,098.59; 1926, $160,153.74.

Insurance in force, Jan. 1, 1920, $19,168,000; 1921, $27,675,500; 1922, $29,128,000; 1923, $26,441,000; 1924, $22,942,000; 1925, $23,839,500; 1926, $24,169,848; 1927, $26,608,747.

Benefit membership, Jan. 1, 1920, 17,157; 1921, 23,023; 1922, 24,210; 1923, 22,519; 1924, 19,862; 1925, 20,450; 1926, 19,922; 1927, 21,809.

Subordinate councils, Jan. 1, 1920, 2,342; 1921, 2,444; 1922, 2,433; 1923, 2,394; 1924, 2,374; 1925, 2,393; 1926, 2,127; 1927, 2,167.

Total assets, Jan. 1, 1927, $3,125,435.09.

Total liabilities, Jan. 1, 1927, $77,021.

Cost of joining: $2.00. Orphans' homes at Tiffin, Ohio, and Lexington, N. C.

United American Mechanics, Junior Order Funeral Benefit Department

Office, Jr. Order U. A. M. Bldg., 3400 Forbes St., Pittsburgh, Pa. Organized 1901.

E. C. Lafean, *President*, Pittsburgh, Pa.
Arthur M. Fording, *Secretary*, Pittsburgh, Pa.
Charles Reimer, *Treasurer*, Baltimore, Md.
James L. Cooper, M. D., *Chief Medical Examiner*, Fort Worth, Texas.
A. D. Wilkin, *General Counsel*, Pittsburgh, Pa.

Commenced business (Funeral Benefit Dept.) August 20, 1901.

The plan is to reimburse councils of the Junior Order United American Mechanics for their death losses; the entire beneficial membership of a council being enrolled in the Funeral Benefit Department, as a body, at the option of the council. Class "A" provides for the payment of $250 and Class "B" for $500 upon the death of a member in good standing in a subordinate council, provided that said council is enrolled and in good standing. The council pays an enrollment fee of ten cents in Class "A" and twenty cents in Class "B" for each member. Thereafter the council pays a monthly payment of twenty cents for each member in Class "A" and forty cents for each member in Class "B."

Expense of management provided by per cent of payments, enrollment fees, interest, etc. Interest rate realized, 5.94%.

Cost of management, 1919, $51,511.30; 1920, $44,663.06; 1921, $52,035.35; 1922, $60,500.99; 1923, $55,387.03; 1924, $55,284.27; 1925, $70,348.34; 1926, $46,192.14.

Cost of management per member, 1919, $0.18; 1920, $0.16; 1921, $0.20; 1922, $0.24; 1923, $0.21; 1924, $0.21; 1925, $0.25; 1926, $0.16.

Deaths per 1,000 beneficiary members in 1919, 8.2; 1920, 7.6; 1921, 7.24; 1922, 7.59; 1923, 8.07; 1924, 8.89; 1925, 8.64; 1926, 9.

Average age, Jan. 1, 1920, 34.76 years; 1921, 36.04 years; 1922, 37.34 years; 1923, 38.83 years; 1924, 38.52 years; 1925, 38.63 years; 1926, 39.24 years; 1927, 39.79 years.

Number of payments: 1901 to 1927, 12 each year.

Amount collected per $1,000 each year: 1901 to 1917, $7.20, all ages. 1917 to 1919, $8.64, all ages. 1919 to 1921, $12, all ages. 1921 to 1927, $9.60 all ages.

Benefits paid in 1919, $1,423,919; 1920, $932,405.56; 1921, $829,065.88; 1922, $832,916.87; 1923, $871,493.88; 1924, $961,321.50; 1925, $1,063,400; 1926, $1,257,866.36.

Insurance in force, Jan. 1, 1920, $123,353,500; 1921, $124,155,250; 1922, $117,283,750; 1923, $113,185,000; 1924, $117,693,000; 1925, $125,370,250; 1926, $130,833,000; 1927, $140,837,000.

Benefit membership, Jan. 1, 1920, 281,017; 1921, 280,708; 1922, 263,994; 1923, 253,399; 1924, 261,899; 1925, 276,639; 1926, 284,922; 1927, 298,900.

Subordinate councils, Jan. 1, 1920, 2,342; 1921, 2,444; 1922, 2,433; 1923, 2,394; 1924, 2,374; 1925, 2,393; 1926, 2,479; 1927, 2,391.

Total assets, Jan. 1, 1927, $2,886,994.89.

Total liabilities, Jan. 1, 1927, $98,758.06.

United Artisans Life Association

Office of Supreme Assembly, 608 Artisan Bldg., Portland, Ore. Organized 1894.

H. S. Hudson, *Supreme Master*, Portland, Oregon.
Jerry S. Sayler, *Supreme Secretary*, Portland, Oregon.
J. W. Mills, *Supreme Treasurer*, Portland, Oregon.
G. C. Eshelman, M. D., *Supreme Medical Director*, Portland, Ore.
R. E. Sewall, *General Counsel*, Portland, Oregon.

Commenced business as an order, November 1, 1894.

Expense of management provided by per capita and first year's payments.

Deaths per 1,000 benefitmembers, 1917, 7.8; 1918, 10.2; 1919, 10.6; 1920, 9.6; 1921, 8.5; 1922, 10.4; 1923, 11.6; 1924, 10.6; 1925, 11.8; 1926, 10.7.

Number of payments, 1917 to 1927, 12 each year.

Amount collected per $1,000 (ordinary whole life) each year: 1917 to 1927, age 30, $15.60; age 35, $18.60; age 40, $22.20.

Death benefits paid in 1917, $160,007.75; other benefits, $10,265.75; 1918, $180,373.84; other benefits, $16,654.60; 1919, $224,339.37; other

benefits, $22,112.50; 1920, $184,366.90; other benefits, $29,025.75; 1921, $176,301.07; other benefits, $34,889; 1922, $213,303.75; other benefits, $46,614; 1923, $215,595.50; other benefits, $70,174.58; 1924, $191,-126.26; other benefits, $95,493.77; 1925, $198,650.45; other benefits, $114,672.40; 1926, $183,936.45; other benefits, $112,354.29.

Issues certificates for $500 to $10,000 at the following level monthly rates on $1,000: Col. 1, special whole life plan with partial and total disability benefits and with options at age 70; Col. 2, twenty-year cumulative income certificate with total disability and cash surrender features; Col. 3, twenty-year payment; Col. 4, term insurance to age 60.

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.05	$3.40	$1.75	$ .55	34	$1.65	$3.50	$2.50	$ .80
17	1.05	3.40	1.80	.55	35	1.70	3.50	2.55	.80
18	1.10	3.40	1.80	.55	36	1.75	3.55	2.60	.85
19	1.10	3.40	1.85	.60	37	1.85	3.55	2.70	.85
20	1.15	3.40	1.85	.60	38	1.90	3.55	2.75	.85
21	1.15	3.40	1.90	.60	39	1.95	3.60	2.80	.90
22	1.20	3.40	1.95	.60	40	2.05	3.60	2.90	.95
23	1.20	3.40	2.00	.60	41	2.10	3.65	2.95	.95
24	1.25	3.40	2.05	.65	42	2.20	3.70	3.05	1.00
25	1.25	3.40	2.10	.65	43	2.30	3.75	3.15	1.00
26	1.35	3.45	2.10	.65	44	2.40	3.75	3.25	1.05
27	1.35	3.45	2.15	.65	45	2.50	3.80	3.35	1.10
28	1.40	3.45	2.20	.70	46	2.60	3.90	3.45	1.10
29	1.40	3.45	2.25	.70	47	2.70	3.95	3.60	1.15
30	1.45	3.45	2.30	.70	48	2.85	4.00	3.70	1.20
31	1.50	3.45	2.35	.75	49	3.00	4.10	3.85	1.25
32	1.55	3.50	2.40	.75	50	3.10	4.15	4.00	1.25
33	1.60	3.50	2.45	.75					

The above rates were adopted in 1914 and applied to members at age of entry. Also issues twenty-year cumulative income certificate with cash surrender, total disability features. Monthly rates after age 50 for cumulative certificate (Col. 2) follow: Age 51, $4.25; 52, $4.35; 53, $4.45; 54, $4.60; 55, $4.75. Col. 2 and 3 are participating in elimination of one monthly payment per year.

Insurance in force, Jan. 1, 1918, $19,105,050; 1919, $18,255,450; 1920, $18,946,550; 1921, $18,650,800; 1922, $19,113,600; 1923, $18,941,536; 1924, $18,035,115; 1925, $15,640,975; 1926, $15,861,241; 1927, $16,-531,297.

Benefit membership (including juvenile), Jan. 1, 1918, 18,240; social, 143; 1919, 17,004; social, 113; 1920, 17,612; social, 102; 1921, 17,052; social, 90; 1922, 17,512; social, 91; 1923, 17,157; social, 85; 1924, 16,715; 1925, 14,994; 1926, 14,975; 1927, 16,257.

Subordinate lodges, Jan. 1, 1918, 269; 1919, 261; 1920, 262; 1921, 254; 1922, 254; 1923, 267; 1924, 264; 1925, 231; 1926, 239; 1927, 240.

Cost of joining: Medical examination fee.

Assets, Jan. 1, 1927, $2,072,678.24.

Liabilities, Jan. 1, 1927, $252,575.81 (includes old age pension reserve).

Jurisdiction: Cal., Col., D. of C., Mont., N. J., Ohio, Ore., Wash.

Special Features: Juvenile department, 896 members. Men and women admitted. Valuation, 104.08 per cent. Reserves, $1,406,-684.30; emergency reserve, $161,906.15; special surplus, $108,093.55. Ratio of actual to expected mortality, 77.2 per cent. Net interest rate realized on funds, 4.9 per cent. Home for aged members. Total and permanent disability.

United Commercial Travelers of America, Order of

Home Office, 632 N. Park St., Columbus, O. Organized 1888.

S. T. Breyer, *Supreme Counselor*, San Francisco, Cal.
Walter D. Murphy, *Supreme Secretary*, Columbus, O.
H. J. Percy, *Supreme Treasurer*, Columbus, O.
Earl W. Euans, M. D., *Supreme Surgeon*, Columbus, O.
E. W. Dillon, *Supreme Attorney*, Columbus, O.
Chas. A. Hebbard, *Supreme Auditor*, Columbus, O.

Commenced business as an order, January 16, 1888.

Date of first payment levied, April 1, 1889.

Insures against accidental injuries only: $6,300 for accidental death; $25 per week for total loss of time, not exceeding 104 weeks; $12.50 per week for partial loss of time, not exceeding 5 weeks.

Expense of management provided by twenty-five per cent of payments as needed.

Cost of management, 1919, $159,060.97; 1920, $234,765.55; 1921, $248,116.31; 1922, $231,663.71; 1923, $245,548.19; 1924, $277,710.06; 1925, $272,120.77; 1926, $258,106.01.

Cost of management per member, 1919, $1.86; 1920, $2.35; 1921, $2.38; 1922, $2.18; 1923, $2.24; 1924, $2.49; 1925, $2.43; 1926, $2.30.

Benefits paid in 1919, $721,793.30; 1920, $800,537.14; 1921, $911,092.09; 1922, $915,738.63; 1923, $916,792.65; 1924, $999,462.94; 1925, $1,024,957.56; 1926, $1,184,005.22.

Insurance in force, Jan. 1, 1920, $423,485,000; 1921, $498,685,000 1922, $520,680,000; 1923, $529,985,000; 1924, $547,815,000; 1925, $555,540,000; 1926, $559,095,000; 1926, $558,800,000.

Benefit membership, Jan. 1, 1920, 84,697; social, 738; 1921, 99,737; social, 391; 1922, 104,136; social, 331; 1923, 105,997; social, 287; 1924, 109,563; social, 287; 1925, 111,108; social, 279; 1926, 111,819; social, 280; 1927, 111,760; social, 315.

Subordinate councils, Jan. 1, 1920, 548; 1921, 567; 1922, 575; 1923, 578; 1924, 588; 1925, 586; 1926, 593; 1927, 592.

Cost of joining: $10.00.

Total assets, Jan. 1, 1927, $2,230,710.71.

Total liabilities, Jan. 1, 1927, $306,636.67.

Special Features: The widows' and orphans' fund takes care of the indigent widows and orphans of deceased members, not to exceed $250 in any one year. Jurisdiction: U. S. A., excepting Ariz., N. M., Nev. and Wyo, also Alberta, B. Col., Man., Ont., P. Q., Sask., Canada.

United Order of the Golden Cross

Office of Supreme Commandery, Empire Bldg., Knoxville, Tenn. Organized 1876.

J. P. Burlingame, *Supreme Commander*, Providence, R. I.
R. R. Humphries, *Supreme Keeper of Records*, Knoxville, Tenn.
R. N. Butterfield, *Supreme Treasurer*, Watertown, Mass.
J. C. Stewart, M. D., *Supreme Medical Director*, York, Me.
A. A. Williams, *Supreme Legal Adviser*, Florence, Ala.

Commenced business as an order, July 4, 1876.

Expense of management provided by per cent of payments.

Cost of management, 1919, $29,044.94; 1920, $29,330.11; 1921, $35,281.70; 1922, $30,499.50; 1923, $36,183.76; 1924, $31,159.88; 1925, $32,568.13; 1926, $29,324.06.

Cost of management per member, 1919, $1.53; 1920, $1.92; 1921, $2.34; 1922, $2.09; 1923, $2.60; 1924, $2.50; 1925, $2.90; 1926, $2.67.

Deaths per 1,000 benefit members, 1919, 22.97; 1920, 22.9; 1921, 20.44; 1922, 24.6; 1923, 24.95; 1924, 25.95; 1925, 27.65; 1926, 28.11.

Issues certificates for $500 to $2,000 at the following net monthly step rates on $1,000 in Class A: (Col. 1, monthly step rates; Col. 2, age at which rate becomes level; Col. 3, level rate after age given in Col. 2.

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
16	$ .70	54	$2.32	33	$ .89	59	$3.30
17	.71	54	2.32	34	.91	59	3.30
18	.72	54	2.32	35	.93	60	3.50
19	.73	54	2.32	36	.95	60	3.50
20	.74	55	2.50	37	.97	61	3.75
21	.75	55	2.50	38	1.00	61	3.75
22	.76	55	2.50	39	1.03	61	3.75
23	.77	56	2.70	40	1.06	62	4.00
24	.78	56	2.70	41	1.10	62	4 00
25	.79	56	2.70	42	1.14	63	4.25
26	.80	57	2.90	43	1.19	63	4.25
27	.81	57	2.90	44	1.24	63	4.25
28	.82	57	2.90	45	1.30	64	4.50
29	.83	58	3.10	46	1.37	64	4.50
30	.84	58	3.10	47	1.45	65	4.75
31	.85	58	3.10	48	1.54	65	4.75
32	.87	59	3.30	49	1.64	66	5.00

Above rates adopted in 1923 and applied to members at attained ages. Options of paid-up insurance or cash surrender value at age 71. Also issues whole life and whole life paid-up at age 71 certificates.

Average age, Jan. 1, 1920, 49.76 years; 1921, 49.58 years; 1922, 50.48 years; 1923, 50.86 years; 1924, 50.59 years; 1925, 50.33 years; 1926, 50.60 years; 1927, 52.15 years.

Number of payments, 1919, 15; 1920 to 1927, 12 each year.

Benefits paid in 1919, $493,206.92; 1920, $409,366.95; 1921, $361,723.28; 1922, $399,046.88; 1923, $373,451.01; 1924, $388,323.66; 1925, $301,481.86; 1926, $335,648.09.

Insurance in force, Jan. 1, 1920, $14,247,225; 1921, $14,259,975; 1922, $13,619,375; 1923, $13,253,775; 1924, $12,187,175; 1925, $10,183,175; 1926, $9,716,450; 1927, $9,393,764.

Benefit membership, Jan. 1, 1920, 15,212; 1921, 15,348; 1922, 14,776; 1923, 14,367; 1924, 13,444; 1925, 11,454; 1926, 10,970; 1927, 10,662.

Subordinate lodges, Jan. 1, 1920, 419; 1921, 399; 1922, 387; 1923, 357; 1924, 335; 1925, 291; 1926, 267; 1927, 261.

Valuation, 98.59%.

Total assets, Jan. 1, 1927, $210,203.05.

Total liabilities, Jan. 1, 1927, $47,960.97.

Jurisdiction: Ala., Conn., D. C., Ga., Ill., Ind., Ky., Me., Md., Mass., Mich., N. H., N. Y., Pa., R. I., Tenn., Tex., Vt.

U. S. Letter Carriers' Mutual Benefit Association

Home Office, 325 Stahlman Bldg., Nashville, Tenn. Organized 1891.

E. J. Gainor, *President*, Washington, D. C.
M. T. Finnan, *Secretary*, Washington, D. C.
L. E. Swartz, *Chief Collector*, Nashville, Tenn.
I. E. Graham, M. D., *Chief Medical Examiner*, Mechanicsburg, O.
Jos. F. Kiernan, *Counsel*, Kansas City, Mo.

Commenced business as an order, October 1, 1891.

Issues certificates for $500 to $3,000 as per the following table of participating level monthly rates on $1,000 whole life:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$ .90	28	$1.14	38	$1.63	47	$2.37
19	.90	29	1.18	39	1.69	48	2.48
20	.91	30	1.22	40	1.76	49	2.60
21	.93	31	1.26	41	1.83	50	2.72
22	.95	32	1.31	42	1.91	51	2.85
23	.98	33	1.35	43	2.00	52	3.00
24	1.01	34	1.40	44	2.08	53	3.15
25	1.05	35	1.45	45	2.18	54	3.31
26	1.07	36	1.51	46	2.27	55	3.48
27	1.11	37	1.57				

The above rates went into effect January 1, 1912, and were applied to new members. Expense of management provided by per capita tax and entrance fees.

Deaths per 1,000 benefit members, 1918, 16; 1919, 13; 1920, 11.5; 1921, 15; 1922, 16; 1923, 15.4; 1924, 15; 1925, 14.7; 1926, 18.6.

Average age, Jan. 1, 1919, 48 years; 1920, 48 years; 1921, 48 years; 1922, 49 years; 1923, 49.69 years; 1924, 50 years; 1925, 50.29 years; 1926, 49.95 years; 1927, 50.06 years.

Number of payments: 1917 to 1925, 12 each year. 1925, 11; 1926, 11.

Amount collected per $1,000 (whole life) each year; 1918 to 1927, age 30, $14.64; age 35, $17.40; age 40, $21.12.

Benefits paid in 1918, $281,921.48; 1919, $194,623.44; 1920, $166,-253.01; 1921, $140,269.28; 1922, $151,464.51; 1923, $130,953.03; 1924, $113,939.30; 1925, $125,992.43; 1926, $147,162.19.

Insurance in force, Jan. 1, 1919, $14,144,000; 1920, $14,080,500; 1921, $10,835,000; 1922, $10,015,500; 1923, $9,599,500; 1924, $9,480,500; 1925, $9,471,000; 1926, $9,693,000; 1927, $9,725,500.

Benefit membership, Jan. 1, 1919, 6,729; 1920, 6,835; 1921, 5,664; 1922, 5,264; 1923, 5,143; 1924, 5,138; 1925, 5,188; 1926, 5,419; 1927, 5,499.

Subordinate lodges, Jan. 1, 1919, 413; 1920, 413; 1921, 386; 1922, 382; 1923, 374; 1924, 374; 1925, 377; 1926, 385; 1927, 390.

Total assets, Jan. 1, 1927, $1,632,581.81.

Total liabilities, Jan. 1, 1927, $37,204.11.

Special Features: Total and permanent disability benefits and annuity after age 70. Also issues twenty-year payment life, with surrender, paid-up and extended insurance features, paid-up at age 70, and term to age 60 certificates, and funeral benefits of $250 on wives of members. Cost of joining: $2.00.

United Workmen, Ancient Order of (Arkansas)

Grand Lodge, A. O. U. W. Building, Little Rock, Ark. Organized 1898.

John R. Frazer, *Grand Master Workman*, Little Rock, Ark.

H. L. Cross, *Grand Recorder*, Little Rock, Ark.

Harvey Hogg, *Grand Treasurer*, Pine Bluff, Ark.

Theo. Freedman, M. D., *Grand Medical Examiner*, Little Rock, Ark.

A. J. DeMers, *Chairman Law Committee*, Little Rock, Ark.

Commenced business as an order, August 17, 1898.

Expense of management provided by annual per capita tax and per cent of payments.

Cost of management, 1917, $19,418.80; 1918, $22,914.31; 1919, $30,510; 1920, $34,622.46; 1921, $30,508.43; 1922, $32,511.71; 1923, $40,878.33; 1924, $42,439.71; 1925, $43,702.11; 1926, $41,862.

Cost of management per member, 1917, $2.48; 1918, $2.65; 1919, $3.39; 1920, $3.15; 1921, $2.95; 1922, $2.98; 1923, $3.12; 1924, $2.95; 1925, $3.20; 1926, $3.07.

Issues certificates for $500 to $5,000 at the following participating monthly rates on $1,000:

Age	Whole Life	15 Year Pay Life	20 Year Pay Life	20 Year Endowment	Endowment At Age 70
16	$1.25	$2.55	$2.10	$4.05	$1.40
17	1.30	2.60	2.10	4.10	1.40
18	1.35	2.65	2.15	4.10	1.45
19	1.35	2.70	2.15	4.10	1.50
20	1.40	2.75	2.20	4.10	1.50
21	1.40	2.75	2.25	4.10	1.55
22	1.45	2.80	2.25	4.10	1.60
23	1.50	2.85	2.30	4.10	1.65
24	1.50	2.90	2.35	4.10	1.70
25	1.55	2.95	2.40	4.15	1.75
26	1.60	3.00	2.45	4.15	1.80
27	1.65	3.05	2.50	4.15	1.85
28	1.70	3.10	2.55	4.15	1.90
29	1.75	3.15	2.60	4.15	1.95
30	1.80	3.25	2.65	4.15	2.00
31	1.85	3.30	2.70	4.20	2.10
32	1.90	3.35	2.75	4.20	2.15
33	1.95	3.40	2.80	4.20	2.25
34	2.00	3.50	2.85	4.20	2.30
35	2.05	3.55	2.90	4.20	2.40
36	2.10	3.65	2.95	4.25	2.50
37	2.20	3.70	3.05	4.25	2.60
38	2.25	3.80	3.10	4.30	2.70
39	2.35	3.90	3.20	4.30	2.80
40	2.45	3.95	3.25	4.35	2.95
41	2.50	4.05	3.35	4.35	3.05
42	2.60	4.15	3.40	4.40	3.20
43	2.70	4.25	3.50	4.45	3.35
44	2.80	4.35	3.60	4.50	3.50
45	2.95	4.50	3.70	4.55	3.70
46	3.05	4.60	3.80	4.60	3.90
47	3.20	4.70	3.95	4.65	4.10
48	3.35	4.85	4.05	4.70	4.35
49	3.50	5.00	4.20	4.80	4.60
50	3.65	5.15	4.30	4.90	4.90
51	3.80	5.30	4.45	5.00	
52	4.00	5.45	4.60	5.10	
53	4.15	5.60	4.80	5.20	
54	4.35	5.75	4.95	5.35	
55	4.60	5.95	5.15	5.50	
56	4.85	6.15	5.35	5.65	
57	5.05	6.35	5.55	5.80	
58	5.30	6.60	5.80	6.00	
59	5.60	6.80	6.05	6.25	
60	5.90	7.10	6.30	6.45	

The above rates were adopted in 1925 and applied to new members.

Deaths per 1,000 benefit members, 1917, 6; 1918, 16; 1919, 10; 1920, 9; 1921, 8; 1922, 7.3; 1923, 7.7; 1924, 7.2; 1925, 8.2; 1926, 9.

Average age, Jan. 1, 1918, 34 years; 1919, 34 years; 1920, 30 years; 1921, 33 years; 1922, 33 years; 1923, 32 years; 1924, 34 years; 1925, 34 years; 1926, 34 years; 1927, 34 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 (ordinary) each year: 1925 to 1927, age 30, $19.98; age 35, $23.17; age 40, $27.51.

Benefits paid in 1917, $57,022.83; 1918, $105,443.92; 1919, $149,817.70; 1920, $106,101.40; 1921, $84,758.59; 1922, $88,488; 1923, $116,820.75; 1924, $122,388.57; 1925, $128,983.31; 1926, $138,520.94.

Insurance in force, Jan. 1, 1918, $9,115,000; 1919, $10,123,000; 1920, $11,430,500; 1921, $12,682,000; 1922, $13,393,000; 1923, $15,206,000; 1924, $16,866,000; 1925, $18,016,000; 1926, $15,456,000; 1927, $14,906,000.

Benefit membership, Jan. 1, 1918, 7,801; 1919, 8,623; 1920, 9,746; 1921, 11,106; 1922, 11,266; 1923, 12,002; 1924, 13,126; 1925, 14,396; juvenile, 2,194; 1926, 13,636; juvenile, 2,118; 1927, 13,878; juvenile, 2,160.

Subordinate lodges, Jan. 1, 1918, 136; 1919, 140; 1920, 120; 1921, 154; 1922, 154; 1923, 150; 1924, 130; 1925, 110; 1926, 101; 1927, 97.

Assets, Jan. 1, 1927, $810,015.30.

Liabilities, Jan. 1, 1927, $26,927.83.

JURISDICTION: Ark, Ala., Fla., Ga., La., Miss., Tenn., N. and S. C.

SPECIAL FEATURES: Arkansas T. B. sanatorium cottage. Juvenile department. Automatic cash loan, total permanent disability without age restriction, double indemnity travel accident features. Cash loan paid-up and extended insurance after 3 years' membership.

United Workmen, Ancient Order of (Connecticut)

Grand Lodge, 763 Chapel St., New Haven, Conn. Organized 1901.

F. H. WHEELER, *Gr. Master Workman and Gr. Med. Examiner*, New Haven, Conn.

ROGER E. DICKINSON, *Grand Recorder*, New Haven, Conn.

G. HERBERT BISHOP, *Grand Treasurer*, New Haven, Conn.

ALBERT H. BARCLAY, *Advisory Counsel*, New Haven, Conn.

Commenced business as an order, November 1, 1901.

Expense of management provided by annual per capita and first six monthly payments.

Cost of management, 1917, $10,801.23; 1918, $9,814.41; 1919, $13,316.53; 1920, $13,537.64; 1921, $15,940.68; 1922, $17,430.74; 1923, $13,153.54; 1924, $19,754.07; 1925, $20,473.15; 1926, $20,765.

Cost of management per member, 1917, $2.89; 1918, $2.80; 1919, $3.84; 1920, $3.90; 1921, $4.42; 1922, $4.19; 1923, $2.75; 1924, $3.85; 1925, $4.15; 1926, $4.07.

Deaths per 1,000 benefit members, 1917, 39.25; 1918, 36.96; 1919, 30.56; 1920, 34.85; 1921, 27.44; 1922, 44; 1923, 27.04; 1924, 31; 1925, 37.5; 1926, 33.77.

Average age, Jan. 1, 1918, 54 years; 1919, 54 years; 1920, 54 years; 1921, 54 years; 1922, 53 years; 1923, 52 years; 1924, 50 years; 1925, 50 years; 1926, 48 years; 1927, 46 years.

Number of payments each year: 1918 to 1927, 12 each year.

Amount collected per $1,000 each year: 1918 to 1927, age 30, $20.88; age 35, $24.60; age 40, $29.40.

Benefits paid in 1917, $226,949; 1918, $200,401; 1919, $158,240; 1920, $189,609; 1921, $144,846.10; 1922, $242,235.67; 1923, $219,407.91; 1924, $228,805.69; 1925, $246,854.48; 1926, $255,973.87.

Insurance in force, Jan. 1, 1918, $5,480,353; 1919, $5,172,488; 1920, $5,020,547; 1921, $4,979,466; 1922, $5,067,511; 1923, $5,647,060; 1924, $6,559,219; 1925, $6,927,360; 1926, $6,525,288; 1927, $6,616,994.

Benefit membership, Jan. 1, 1918, 3,733; 1919, 3,541; 1920, 3,465; 1921, 3,495; 1922, 3,607; 1923, 4,253; 1924, 4,946; social, 10; 1925, 5,134; social, 25; 1925, 4,905; social, 50; 1926, 5,092; social, 56.

Issues certificates for $500 to $10,000 at the following level participating rates on $1,000: (Col. 1, whole life; Col. 2, twenty-year payment; Col. 3, fifteen-year payment; Col. 4, ten-year payment.)

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.13	$1.69	$2.05	$2.73	38	$2.06	$2.69	$3.20	$4.28
17	1.16	1.72	2.09	2.79	39	2.13	2.76	3.28	4.39
18	1.18	1.76	2.12	2.84	40	2.21	2.83	3.37	4.50
19	1.20	1.79	2.16	2.90	41	2.30	2.91	3.46	4.61
20	1.23	1.82	2.19	2.96	42	2.39	3.00	3.56	4.73
21	1.26	1.84	2.22	3.00	43	2.49	3.09	3.65	4.87
22	1.29	1.88	2.27	3.04	44	2.60	3.19	3.77	5.00
23	1.32	1.92	2.30	3.10	45	2.71	3.29	3.88	5.13
24	1.36	1.96	2.34	3.17	46	2.82	3.40	3.99	5.28
25	1.39	1.99	2.39	3.22	47	2.96	3.51	4.12	5.43
26	1.42	2.03	2.44	3.29	48	3.09	3.64	4.26	5.59
27	1.46	2.08	2.49	3.34	49	3.23	3.77	4.39	5.76
28	1.50	2.12	2.54	3.42	50	3.39	3.91	4.53	5.93
29	1.54	2.17	2.60	3.49	51	3.56	4.06	4.69	6.12
30	1.59	2.21	2.66	3.57	52	3.73	4.21	4.86	6.31
31	1.63	2.26	2.71	3.64	53	3.92	4.39	5.02	6.51
32	1.69	2.31	2.77	3.72	54	4.13	4.57	5.21	6.71
33	1.74	2.37	2.83	3.80	55	4.34	4.77	5.40	6.93
34	1.80	2.42	2.90	3.89	56	4.58	4.97	5.61	7.17
35	1.86	2.49	2.97	3.98	57	4.83	5.19	5.83	7.41
36	1.92	2.54	3.04	4.08	58	5.10	5.43	6.07	7.66
37	1.99	2.61	3.12	4.18	59	5.39	5.70	6.32	7.92

The above rates were adopted in 1904 and were applied to existing members at attained ages. Also issues endowment at age 70 and ten, fifteen and twenty-year endowment certificates.

Subordinate lodges, Jan. 1, 1918, 80; 1919, 78; 1920, 76; 1921, 73; 1922, 75; 1923, 94; 1924, 107; 1925, 112; 1926, 104; 1927, 101.

Cost of joining: $3.00 and one monthly payment.

Total assets, Jan. 1, 1927, $1,215,586.59.

Total liabilities, Jan. 1, 1927, $32,526.

Special Features: Cash surrender, paid-up and extended protection. Valuation, 100.79%. Net interest rate realized, 5.25%. Valuation surplus, $26,631.89. Jurisdiction: Conn., N. Y., N. J., N. H.

United Workmen, Ancient Order of (Iowa)

Grand Lodge, 2100 Grand Ave., Des Moines, Ia. Organized 1873.

J. A. Lowenberg, *Grand Master Workman and Counsel*, Des Moines, Ia.
W. H. Stowell, *Grand Recorder*, Des Moines, Ia.
F. J. Alber, *Grand Treasurer*, Des Moines, Ia.
W. H. McCartney, *Grand Medical Examiner*, Des Moines, Ia.

Commenced business as an order, November 27, 1873.

Expense of management provided by annual per capita and per cent of payments.

Cost of management, 1918, $33,145.91; 1919, $45,702.44; 1920, $49,998.50; 1921, $41,209; 1922, $41,735.26; 1923, $39,973.33; 1924, $35,518; 1925, $44,571.17; 1926, $43,639.92.

Cost of management per member, 1918, $2.99; 1919, $2.75; 1920, $3.80; 1921, $3.17; 1922, $3.23; 1923, $3.02; 1924, $2.52; 1925, $3.44; 1926, $3.26.

Deaths per 1,000 benefit members, 1918, 19; 1919, 16.4; 1920, 16; 1921, 13; 1922, 14.5; 1923, 14.5; 1924, 14.5; 1925, 15.2; 1926, 13.

Issues certificates for $500 to $10,000 at the following level whole life participating rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$ .95	27	$1.28	38	$1.88	49	$3.04
17	.98	28	1.32	39	1.95	50	3.20
18	1.00	29	1.37	40	2.03	51	3.36
19	1.02	30	1.41	41	2.12	52	3.54
20	1.05	31	1.45	42	2.21	53	3.73
21	1.08	32	1.50	43	2.31	54	3.94
22	1.10	33	1.55	44	2.41	55	4.20
23	1.13	34	1.62	45	2.52	56	4.39
24	1.17	35	1.68	46	2.63	57	4.66
25	1.21	36	1.74	47	2.75	58	4.95
26	1.24	37	1.81	48	2.89	59	5.29

The above rates took effect Jan. 1, 1912, and applied to existing members at attained ages.

Certificates provide for cash loan, paid-up and extended insurance.

Number of payments: 1917, 11; 1918, 10; 1919, 11; 1920, 12; 1921, 11; 1922, 12; 1923, 11; 1924, 12; 1925, 11; 1926, 11.

Benefits paid in 1918, $316,485.35; 1919, $276,411.64; 1920, $280,-450.71; 1921, $233,299; 1922, $287,964.67; 1923, $258,875.15; 1924, $256,209.74; 1925, $280,656.59; 1926, $253,114.58.

Insurance in force, Jan. 1, 1919, $15,153,408; 1920, $16,575,985; 1921, $18,094,694; 1922, $18,425,326; 1923, $18,065,728; 1924, $18,458,466; 1925, $18,602,290; 1926, $18,768,359; 1927, $19,070,682.

Benefit membership, Jan. 1, 1919, 11,278; 1920, 12,280; 1921, 12,996; 1922, 13,310; 1923, 13,029; 1924, 13,229; social, 10; 1925, 13,324; 1926, 13,355; 1927, 13,373.

Subordinate lodges, Jan. 1, 1919, 168; 1920, 184; 1921, 187; 1922, 180; 1923, 175; 1924, 173; 1925, 171; 1926, 169; 1927, 166.

Cost of joining: $2.00 and medical examination fee.

Assets, Jan. 1, 1927, $3,164,253.96.

Liabilities, Jan. 1, 1927, $35,832.80.

JURISDICTION: Ia., Ill., Ind., Ky., Mich., Mo., Wis. Also issues ten, fifteen and twenty-year payment certificates and term certificates to ages 60, 65 and 70. Semi-annual valuation. Juvenile department, 975 members not included above. Valuation, 109 per cent.

United Workmen, Ancient Order of (Kansas)

Grand Lodge, Newton, Kansas. Organized 1879.

J. W. GRAYBILL, *Grand Master Workman*, Newton, Kas.
E. H. STEWART, *Grand Recorder*, Newton, Kas.
W. J. WATSON, *Grand Treasurer*, Pittsburg, Kas.
F. W. O'DONNELL, M. D., *Grand Medical Examiner*, Junction City, Kas.
EDGAR BENNETT, *Chairman, Law Committee*, Washington, Kas.

Commenced business as an order, February 5, 1879.

Expense of management provided by annual per capita and full preliminary term.

Cost of management, 1917, $34,654.60; 1918, $31,453.98; 1919, $51,891.17; 1920, $53,300; 1921, $80,683; 1922, $71,966.44; 1923, $71,-955.60; 1924, $59,647.95; 1925, $87,312.12; 1926, $85,070.38.

Cost of management per member, 1917, $0.77; 1918, $0.69; 1919, $1.15; 1920, $1.14; 1921, $2.13; 1922, $2.22; 1923, $2.39; 1924, $2.13; 1925, $3.24; 1926, $3.24.

Issues certificates for $500 to $10,000 at the following level monthly participating rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.04	$1.61	$1.16	$ .79	39	$1.96	$2.57	$2.41	$1.14
17	1.06	1.63	1.19	.80	40	2.03	2.64	2.52	1.17
18	1.08	1.66	1.21	.81	41	2.11	2.72	2.64	1.20
19	1.11	1.69	1.24	.82	42	2.20	2.79	2.76	1.23
20	1.13	1.72	1.27	.83	43	2.29	2.88	2.90	1.26
21	1.16	1.75	1.31	.84	44	2.38	2.96	3.05	1.29
22	1.18	1.78	1.34	.85	45	2.49	3.06	3.21	1.33
23	1.21	1.81	1.38	.86	46	2.60	3.16	3.39	1.37
24	1.24	1.84	1.42	.87	47	2.71	3.26	3.58	1.41
25	1.27	1.88	1.46	.88	48	2.84	3.38	3.80	1.46
26	1.31	1.92	1.50	.90	49	2.97	3.50	4.03	1.51
27	1.34	1.95	1.55	.91	50	3.11	3.62	4.29	1.56
28	1.38	1.99	1.60	.92	51	3.27	3.76	4.57	
29	1.42	2.04	1.65	.94	52	3.43	3.91	4.89	
30	1.46	2.08	1.71	.95	53	3.60	4.06	5.24	
31	1.50	2.12	1.77	.97	54	3.79	4.22	5.64	
32	1.55	2.17	1.83	.99	55	3.99	4.40	6.10	
33	1.60	2.22	1.90	1.01	56	4.21	4.59	6.62	
34	1.65	2.27	1.97	1.03	57	4.44	4.79	7.22	
35	1.70	2.33	2.04	1.05	58	4.68	5.01	7.93	
36	1.76	2.39	2.13	1.07	59	4.95	5.24	8.77	
37	1.82	2.45	2.21	1.09	60	5.23	5.49	9.78	
38	1.89	2.51	2.31	1.11					

Col. 1, whole life; Col. 2, twenty-payment life; Col. 3, endowment at age 70; Col. 4, term to age 60. Ten and fifteen-payment life and twenty-year endowment certificates also written. Rates based on American Experience Table of Mortality and four per cent interest assumption. Twenty-year endowment, Ten, Fifteen and Twenty-Payment Life, Whole Life and Endowment at age 70 certificates provide cash surrender, loan, paid-up and extended insurance values after three years, total and permanent disability benefit to age 70, old-age benefits at 70, and assessment loans and automatic extended insurance after two years. Double indemnity, waiver of assessments and $10.00 per month income per $1,000 of insurance for total and permanent disability to age 60, in addition to disability provision in certificates, provided in supplementary contract. Classified Plan members readjusted July 1, 1921, at attained ages on step-rate schedule based on the American Experience Table of Mortality and four per cent interest assumption.

Deaths per 1,000 benefit members, 1917, 13.4; 1918, 17.2; 1919, 16; 1920, 15.4; 1921, 15.72; 1922, 19; 1923, 16; 1924, 18.65; 1925, 17.45; 1926, 17.53.

Average age, Jan. 1, 1918, 43.7 years; 1919, 43.35 years; 1920, 44 years; 1921, 45 years; 1922, 45.5 years; 1923, 46 years; 1924, 45 years; 1925, 45.8 years; 1926, 46.18 years; 1927, 46.83 years.

Number of payments: 1917 to 1927, 12 each year.

Benefits paid in 1917, $1,098,400; 1918, $1,243,300; 1919, $1,292,110.70; 1920, $1,123,966.67; 1921, $1,034,851.88; 1922, $908,813; 1923, $710,869.35; 1924, $731,905; 1925, $693,810.77; 1926, $636,155.38.

Insurance in force, Jan. 1, 1918, $65,256,000; 1919, $65,670,500; 1920, $64,364,000; 1921, $61,241,000; 1922, $45,783,989; 1923, $42,510,334; 1924, $39,542,055; 1925, $37,113,755; 1926, $36,374,304; 1927, $35,-169,369.

Benefit membership, Jan. 1, 1918, 44,831; 1919, 45,288; 1920, 44,202;

1921, 41,687; 1922, 34,146; 1923, 31,669; 1924, 28,959; 1925, 27,109; 1926, 26,762; 1927, 25,709.

Subordinate lodges, Jan. 1, 1918, 395; 1919, 390; 1920, 383; 1921, 380; 1922, 363; 1923, 354; 1924, 347; 1925, 338; 1926, 330; 1927, 331.

Total assets, Jan. 1, 1927, $2,713,440.89.

Total liabilities, Jan. 1, 1927, $152,076.37.

SPECIAL FEATURES: Men and women admitted on equal terms. Degree of solvency in excess of 100 per cent. Juvenile department, with ratio of assets to liabilities of more than 100 per cent, made cash refund equalling five months' payments in 1926. Reserves invested in municipal bonds and first lien farm mortgages. All certificates participating. Juvenile membership, Jan. 1, 1927, 3,866. JURISDICTION: Kansas, Arizona, Colorado and New Mexico.

United Workmen, Ancient Order of (Maine)

Grand Lodge, 144 Water Street, Hallowell, Me. Organized 1901.

CARL C. JONES, *Grand Master Workman*, Portland, Me.
J. WARREN JONES, *Grand Recorder*, Hallowell, Me.
CHAS. F. ROBERTS, *Grand Treasurer*, Portland, Me.
J. F. HILL, M. D., *Grand Medical Examiner*, Waterville, Me.
L. L. WALTON, *Advisory Counsel*, Foxboro, Mass.

Commenced business as an order, July 11, 1901.

Issues certificates for $250 to $2,000 on classified, level and limited payment plans with paid-up and extended insurance features. Valuation on N. F. C. 4 table, 103.85%.

Expense of management provided by per capita tax of $3.00 per year.

Cost of management, 1925, $4,228; 1926, $3,424.

Cost of management per member, 1925, $3.00; 1926, $2.85.

Deaths per 1,000 benefit members, 1925, 41; 1926, 54.

Average age, Jan. 1, 1926, 61.16 years; 1927, 62.4 years.

Number of payments: 1925 to 1927, 12 each year.

Benefits paid in 1925, $58,538.34; 1926, $73,656.60.

Insurance in force, Jan. 1, 1926, $1,703,074; 1927, $1,571,476.

Benefit members, Jan. 1, 1926, 1,260; social, 2; 1927, 1,163.

Subordinate lodges, Jan. 1, 1926, 53; 1927, 48.

Total assets, Jan. 1, 1927, $367,251.65.

Total liabilities, Jan. 1, 1927, $7,780.

United Workmen, Ancient Order of (Massachusetts)

Grand Lodge, 12 Walnut St., Boston, Mass. Organized 1879.

ANDREW T. CARLIN, *Grand Master Workman*, Brighton, Mass.
CHARLES C. FEARING, *Grand Recorder*, Boston, Mass.
S. H. WILKINS, *Grand Treasurer*, Salem, Mass.
JOSEPH A. COGAN, M. D., *Grand Medical Examiner*, Boston, Mass.
MARTIN HAYS, *Advisory Counsel*, Boston, Mass.

Commenced business as an order, February 25, 1879.

Expense of management provided by annual per capita tax of $1.40 and sale of supplies.

Deaths per 1,000 benefit members in 1918, 28.59; 1919, 25.3; 1920, 28.6; 1921, 24.4; 1922, 25.48; 1923, 33; 1924, 30.24; 1925, 32; 1926, 33.39.

Number of payments: 1918 to 1925, 12 each year; 1925, 11; 1926, 12.

Amount collected per $1,000 (whole life plan) each year: 1918 to 1923, age 30, $14.52; age 35, $17.16; age 40, $19.80. 1923 to 1925, age 30, $16.28; age 35, $18.94; age 40, $22.50. 1925 to 1927, age 30, $17.28; age 35, $20.16; age 40, $24.30.

Benefits paid in 1918, $1,138,010; 1919, $1,064,200; 1920, $1,111,230; 1921, $980,931.29; 1922, $986,929.81; 1923, $926,353.98; 1924, $613,770; 1925, $650,513.19; 1926, $659,667.15.

Issues certificates for $500 to $10,000 at the following net level monthly rates on $1,000 (Col. 1, whole life; Col. 2, twenty-year payment. Both forms mature as an endowment at age 85):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$1.02	$1.58	31	$1.48	$2.08	46	$2.56	$3.10
17	1.04	1.60	32	1.53	2.13	47	2.68	3.21
18	1.07	1.63	33	1.57	2.18	48	2.80	3.32
19	1.09	1.65	34	1.63	2.23	49	2.94	3.43
20	1.11	1.68	35	1.68	2.28	50	3.08	3.56
21	1.14	1.71	36	1.74	2.34	51	3.23	3.69
22	1.17	1.74	37	1.80	2.40	52	3.39	3.83
23	1.19	1.77	38	1.86	2.46	53	3.57	3.99
24	1.22	1.81	39	1.93	2.53	54	3.75	4.15
25	1.25	1.84	40	2.01	2.60	55	3.95	4.32
26	1.29	1.88	41	2.08	2.67	56	4.17	4.51
27	1.32	1.92	42	2.17	2.75	57	4.40	4.71
28	1.36	1.95	43	2.26	2.83	58	4.65	4.93
29	1.40	2.00	44	2.35	2.92	59	4.91	5.16
30	1.44	2.04	45	2.45	3.01	60	5.20	5.41

The above rates took effect Nov. 1, 1922, and were applied to existing members at attained ages. Also issues twenty and thirty-year endowment and ten and fifteen-year renewable term certificates. American Experience plans provide for cash surrender, paid-up and extended insurance features.

Insurance in force, Jan. 1, 1919, $35,604,500; 1920, $35,003,300; 1921, $34,335,500; 1922, $33,443,000; 1923, $27,310,500; 1924, $19,271,889; 1925, $18,468,275; 1926, $17,552,947; 1927, $16,978,218.

Benefit membership, Jan. 1, 1919, 22,401; social, 214; 1920, 22,386; social, 334; 1921, 22,301; social, 356; 1922, 21,974; social, 466; 1923, 17,921; 1924, 14,192; 1925, 13,459; 1926, 12,818; social, 325; 1927, 12,545; social, 382.

Subordinate lodges, Jan. 1, 1918, 212; 1919, 211; 1920, 207; 1921, 200; 1922, 196; 1923, 195; 1924, 184; 1925, 162; 1926, 152; 1927, 151.

Relief payments, so far as ascertainable, $1,250,000.

Total assets, Jan. 1, 1927, $1,462,357.01.

Total liabilities, Jan. 1, 1927, $32,370.71.

JURISDICTION: Mass. and N. H. Men and women admitted. Juvenile department, 561 members.

United Workmen, Ancient Order of (Minnesota)

Grand Lodge, 1010 Guardian Life Bldg., St. Paul, Minn. Organized 1877.

ANDREW ANDERSON, *Grand Master Workman*, Brainerd, Minn.
CHAS. E. LARSON, *Grand Recorder*, St. Paul, Minn.
J. F. MCGUIRE, *Grand Treasurer*, St. Paul, Minn.
GEO. E. CLARK, M. D., *Grand Medical Examiner*, Stillwater, Minn.
WM. B. ANDERSON, *Chairman Com. on Laws*, Minneapolis, Minn.

Commenced business as an order, January 27, 1877.

Issues certificates for $250 to $5,000 at the following participating rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$ .95	$1.42	$1.73	$2.30	38	$1.88	$2.39	$2.85	$3.82
17	.98	1.45	1.76	2.35	39	1.95	2.46	2.93	3.92
18	1.00	1.48	1.79	2.40	40	2.03	2.53	3.01	4.02
19	1.02	1.51	1.82	2.45	41	2.12	2.61	3.10	4.13
20	1.05	1.54	1.85	2.51	42	2.21	2.69	3.19	4.24
21	1.08	1.57	1.89	2.56	43	2.31	2.78	3.28	4.36
22	1.10	1.61	1.94	2.61	44	2.41	2.87	3.38	4.49
23	1.13	1.64	1.98	2.67	45	2.52	2.97	3.48	4.62
24	1.17	1.68	2.02	2.73	46	2.63	3.07	3.59	4.75
25	1.21	1.72	2.07	2.79	47	2.75	3.18	3.71	4.89
26	1.24	1.76	2.12	2.85	48	2.89	3.30	3.83	5.03
27	1.28	1.80	2.17	2.92	49	3.04	3.42	3.95	5.18
28	1.32	1.85	2.22	2.99	50	3.20	3.55	4.08	5.33
29	1.37	1.89	2.27	3.06	51	3.36	3.70	4.23	5.49
30	1.41	1.94	2.33	3.13	52	3.54	3.85	4.39	5.66
31	1.45	1.99	2.38	3.21	53	3.73	4.02	4.55	5.84
32	1.50	2.04	2.44	3.29	54	3.94	4.21	4.73	6.03
33	1.55	2.09	2.50	3.37	55	4.20	4.42	4.92	6.23
34	1.62	2.15	2.57	3.45	56	4.39	4.66	5.15	6.47
35	1.68	2.20	2.63	3.53	57	4.66	4.90	5.37	6.71
36	1.74	2.26	2.70	3.62	58	4.95	5.20	5.67	6.99
37	1.81	2.33	2.77	3.72	59	5.29	5.51	5.98	7.30

Col. 1, whole life; Col. 2, twenty-year payment; Col. 3, fifteen-year payment; Col. 4, ten-year payment. Reserve plan adopted April 1, 1917. In 1925 the rates of members on the "Old Plan" were adjusted at attained ages and in 1926 were merged into the "Reserve Plan." Rates on Reserve Plan members were not disturbed. Latter plan was adopted in 1917. Also issue special certificates paid-up at ages 40, 50, 60 and 70. On these plans cash surrender equals face of certificate at age specified or increase the paid-up death benefits to insurable lines.

Expense of management provided by annual per capita tax and per cent of payments.

Cost of management, 1917, $24,762.41; 1918, $25,371.65; 1919, $29,359; 1920, $28,991.42; 1921, $32,456.35; 1922, $28,020.80; 1923, $32,121.02; 1924, $27,958.92; 1925, $35,069.48; 1926, $58,932.48.

Cost of management per member, 1917, $1.20; 1918, $1.20; 1919, $1.20; 1920, $1.20; 1921, $1.60; 1922, $1.60; 1923, $1.60; 1924, $1.60; 1925, $1.60; 1926, $3.95.

Deaths per 1,000 benefit members, 1917, 15; 1918, 15.64; 1919, 16.38; 1920, 16.06; 1921, 14.20; 1922, 17.67; 1923, 20; 1924, 19.0; 1925, 19.9; 1926, 17.

Average age, Jan. 1, 1918, 46 years; 1919, 48 years; 1920, 48 years; 1921, 47 years; 1922, 48 years; 1923, 48 years; 1924, 49 years; 1925, 49 years; 1926, 50 years; 1927, 47.3 years.

Number of payments each year: 1917 to 1920, 8; 1920, 8, old plan; 12, reserve plan. 1921, 8, old plan; 11, reserve plan; 1922, 9, old plan; 11, reserve plan. 1923, old plan, 12; reserve plan, 12. 1924, old plan, 16; reserve plan, 12; 1925, old plan, 17; reserve plan, 12; 1926, 12.

Amount collected per $1,000 each year: 1917 to 1923, age 30, $11.28; age 35, $13.44; age 40, $16.24. 1923 to 1926, age 30, $16.92; age 35, $20.16; age 40, $24.36.

Benefits paid in 1917, $510,725; 1918, $447,766; 1919, $470,925; 1920, $451,125; 1921, $434,087.24; 1922, $497,625; 1923, $492,531.32; 1924, $466,275; 1925, $486,154.52; 1926, $487,746.54.

Insurance in force, Jan. 1, 1918, $25,976,350; 1919, $24,897,446; 1920,

$25,487,741; 1921, $26,002,987; 1922, $26,205,990; 1923, $25,697,240; 1924, $24,764,182; 1925, $21,382,427; 1926, $20,043,407; 1927, $19,667,429.

Benefit membership, Jan. 1, 1918, 17,427; 1919, 16,729; 1920, 17,149; 1921, 17,556; 1922, 17,686; 1923, 17,340; 1924, 16,657; 1925, 14,665; 1926, 14,799; 1927, 14,772.

Subordinate lodges, Jan. 1, 1918, 256; 1919, 252; 1920, 252; 1921, 244; 1922, 246; 1923, 246; 1924, 247; 1925, 246; 1926, 250; 1927, 232.

Cost of joining: $2.50 and one monthly payment.

Assets, Jan. 1, 1927, $3,047,471.64.

Liabilities, Jan. 1, 1927, $2,800,075.39 (includes $2,760,095 reserves).

JURISDICTION: Minnesota.

SPECIAL FEATURES: Valuation, Dec. 31, 1926, 108.3%. Limited payment certificates. Cash loan, paid-up and extended insurance.

United Workmen, Ancient Order of (Nebraska)

Grand Lodge, Grand Island, Neb. Organized 1886.

H. L. PLETCHER, *Grand Master Workman*, Grand Island, Neb.
H. B. ROUSEY, *Grand Recorder*, Grand Island, Neb.
S. D. LONG, *Grand Treasurer*, Cowles, Neb.
M. A. HOOVER, M. D., *Grand Medical Examiner*, Kearney, Neb.

Commenced business as an order, June 8, 1886.

Date of first payment levied, September, 1886.

Issues certificates for $500 to $2,000 at the following net level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–18	$ .85	27	$1.11	36	$1.51	45	$2.16
19	.88	28	1.14	37	1.57	46	2.25
20	.90	29	1.18	38	1.63	47	2.36
21	.93	30	1.22	39	1.69	48	2.47
22	.96	31	1.26	40	1.76	49	2.58
23	.98	32	1.31	41	1.83	50	2.71
24	1.01	33	1.35	42	1.91	51	2.83
25	1.04	34	1.40	43	1.99	52	2.97
26	1.07	35	1.45	44	2.07		

The above rates took effect May 1, 1917, and applied to existing members at attained ages.

Expense of management provided by per capita tax and first payments.

Deaths per 1,000 benefit members, 1921, 13.4; 1922, 18.4; 1923, 18.2; 1924, 19.3; 1925, 18; 1926, 18.1.

Benefits paid in 1921, $160,500; 1922, $197,500; 1923, $189,543.35; 1924, $201,496.85; 1925, $180,500; 1926, $151,000.

Insurance in force, Jan. 1, 1922, $10,248,000; 1923, $9,860,500; 1924, $9,497,500; 1925, $9,160,500; 1926, $9,052,000; 1927, $8,712,000.

Benefit membership, Jan. 1, 1922, 6,655; social, 82; 1923, 6,437; social, 82; 1924, 6,214; social, 40; 1925, 5,987; 1926, 5,919; 1927, 5,702.

Subordinate lodges, Jan. 1, 1922, 234; 1923, 234; 1924, 234; 1925, —; 1926, 236; 1927, 235.

Cost of joining: $1.00, medical examination fee and first payment.

Total assets, Jan. 1, 1927, $1,211,825.36.

Total liabilities, Jan. 1, 1927, $29,500.

Men and women admitted. JURISDICTION: Nebraska.

United Workmen, Ancient Order of (North Dakota)

Grand Lodge, A. O. U. W. Bldg., Fargo, N. D. Organized 1895.

B. C. Marks, *Grand Master Workman*, Fargo, N. D.
E. J. Moore, *Grand Recorder*, Fargo, N. D.
R. S. Adams, *Grand Treasurer*, Lisbon, N. D.
G. A. Carpenter, M. D., *Grand Medical Examiner*, Fargo, N. D.
L. J. Palda, Jr., *General Counsel*, Minot, N. D.

Commenced business as an order, July 18, 1895.

Date of first payment levied, August 1, 1895.

Expense of management provided for by per cent of payments.

Issues certificates for $1,000 to $10,000 at the following participating level rates on $1,000:

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16–18	$1.24	$2.94	$2.19	$1.81	40	$2.45	$4.59	$3.44	$2.95
19	1.27	3.00	2.23	1.85	41	2.54	4.68	3.52	3.03
20	1.31	3.07	2.27	1.89	42	2.64	4.77	3.62	3.12
21	1.34	3.13	2.31	1.92	43	2.75	4.87	3.72	3.22
22	1.37	3.19	2.37	1.97	44	2.85	4.98	3.82	3.32
23	1.41	3.26	2.42	2.00	45	2.97	5.08	3.93	3.42
24	1.46	3.33	2.47	2.05	46	3.09	5.21	4.05	3.53
25	1.51	3.40	2.53	2.10	47	3.22	5.36	4.18	3.65
26	1.54	3.46	2.58	2.14	48	3.37	5.51	4.31	3.78
27	1.59	3.50	2.63	2.18	49	3.53	5.67	4.44	3.91
28	1.64	3.61	2.68	2.23	50	3.70	5.83	4.58	4.05
29	1.69	3.68	2.73	2.27	51	3.86	5.99	4.73	4.20
30	1.74	3.75	2.79	2.32	52	4.04	6.16	4.89	4.35
31	1.79	3.83	2.84	2.37	53	4.23	6.34	5.05	4.52
32	1.84	3.90	2.89	2.42	54	4.44	6.53	5.23	4.71
33	1.90	3.98	2.95	2.47	55	4.64	6.73	5.41	4.91
34	1.98	4.06	3.02	2.53	56	4.83	6.99	5.66	5.15
35	2.05	4.14	3.08	2.58	57	5.13	7.25	5.91	5.42
36	2.12	4.23	3.15	2.64	58	5.45	7.55	6.24	5.72
37	2.20	4.32	3.22	2.72	59	5.82	7.88	6.58	6.06
38	2.28	4.41	3.29	2.79	60	6.30	8.23	6.91	6.40
39	2.36	4.50	3.37	2.87					

Col. 1, whole life; Col. 2, ten-year plan; Col. 3, fifteen-year plan; Col. 4, twenty-year plan. Option values after three years' payments. Level rates adopted Oct., 1904. Limited payment plans adopted in 1908. Also issues single premium endowment at age 70, and additional optional disability provisions in connection with above plans.

Cost of management, 1917, $23,685.91; 1918, $23,567.95; 1919, $30,-784.20; 1920, $38,844.81; 1921, $51,496.39; 1922, $48,577.01; 1923, $62,-587.38; 1924, $57,714.99; 1925, $87,969.72; 1926, $85,885.52.

Cost of management per member, 1917, $2.80; 1918, $2.64; 1919, $2.87; 1920, $3.14; 1921, $3.96; 1922, $3.53; 1923, $4.13; 1924, $3.42; 1925, $4.78; 1926, $4.50.

Deaths per 1,000 benefit members in 1917, 8.3; 1918, 16.4; 1919, 9.07; 1920, 6.19; 1921, 6.84; 1922, 6.61; 1923, 5.68; 1924, 6.77; 1925, 6.49; 1926, 6.67.

Average age, Jan. 1, 1918, 38.98 years; 1919, 39.08 years; 1920, 37.85 years; 1921, 37.36 years; 1922, 37.41 years; 1923, 37.46 years; 1924, 37.26 years; 1925, 36.90 years; 1926, 36.94 years; 1927, 37.12 years.

Number of payments: 1917, 9; 1918, 11; 1919 to 1926, 10 each year.

Amount collected per $1,000 (whole life) each year: 1917, age 30, $15.66; age 35, $18.45; age 40, $22.05. 1918, age 30, $19.14; age 35, $22.55; age 40, $28.95. 1919 to 1927, age 30, $17.40; age 35, $20.50; age

40, $24.50.

Benefits paid in 1917, $103,691.70; 1918, $178,682.99; 1919, $189,620; 1920, $125,206; 1921, $199,536.80; 1922, $177,664.50; 1923, $179,704; 1924, $233,835; 1925, $239,344.55; 1926, $286,765.36.

Insurance in force, Jan. 1, 1918, $13,896,703; 1919, $15,150,341; 1920, $18,883,374; 1921, $22,657,011; 1922, $24,226,146; 1923, $25,997,795; 1924, $28,406,376; 1925, $31,060,656; 1926, $34,020,249; 1927, $35,090,449.

Benefit certificates, Jan. 1, 1918, 8,826; 1919, 9,448; 1920, 11,481; 1921, 13,472; 1922, 14,320; 1923, 15,310; 1924, 16,925; 1925, 18,582; 1926, 20,635; 1927, 21,242.

Subordinate lodges, Jan. 1, 1918, 156; 1919, 170; 1920, 179; 1921, 189; 1922, 199; 1923, 207; 1924, 216; 1925, 221; 1926, 233; 1927, 239.

Cost of joining: Medical examiner's fee and first payment.

Assets, Jan. 1, 1927, $5,187,193.05.

Liabilities, Jan. 1, 1927, $4,529,168.79 (includes $4,488,718 reserve).

JURISDICTION: N. Dakota, Mont., Ida., Wyo., Utah, Nev. and Cal.

SPECIAL FEATURES: Benefits paid on installment plan, monthly, quarterly, semi-annually or annually when so designated. Mortuary dividends in addition to assessments passed have been paid since July 1, 1923. Issues non-cancellable health and total and permanent disability benefits in connection with life policies. Valuation ratio on American Experience table 4 per cent, 114.21 per cent. Juvenile department, 1,769 members.

United Workmen, Ancient Order of (Oregon)

Grand Lodge, A. O. U. W. Bldg., Portland, Ore. Organized 1879.

L. E. CROUCH, *Grand Master*, Portland, Ore.
D. C. HERRIN, *Grand Recorder*, Portland, Ore.
A. W. ALLEN, *Grand Treasurer*, Portland, Ore.
EARLE SMITH, M. D., *Grand Medical Examiner*, Portland, Ore.

Commenced business as an order, March 4, 1879.

Issues whole life certificates for $500 to $10,000 at the following participating whole life level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16–18	$1.24	29	$1.69	40	$2.45	51	$3.86
19	1.27	30	1.74	41	2.54	52	4.04
20	1.31	31	1.79	42	2.64	53	4.23
21	1.34	32	1.84	43	2.75	54	4.44
22	1.37	33	1.90	44	2.85	55	4.64
23	1.41	34	1.98	45	2.97	56	4.83
24	1.46	35	2.05	46	3.09	57	5.13
25	1.51	36	2.12	47	3.22	58	5.45
26	1.54	37	2.20	48	3.37	59	5.82
27	1.59	38	2.28	49	3.53	60	6.30
28	1.64	39	2.36	50	3.70		

The above rates took effect June, 1905, and were applied to existing members at attained ages.

Expense of management provided by percentage of payments and per capita. Last valuation, 100 per cent.

Deaths per 1,000 benefit members, 1922, 39.6; 1923, 26; 1924, 39; 1925, 33; 1926, 36.

Number of payments: 1922 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1922 to 1927, age 30, $20.88; age 35, $24.60; age 40, $29.40.

Death benefits paid in 1922, $83,816; 1923, $69,831.35; 1924, $90,-

511.50; 1925, $78,849; 1926, $86,127.

Insurance in force, Jan. 1, 1923, $2,159,370; 1924, $2,223,565; 1925, $2,169,495; 1926, $2,170,734; 1927, $2,083,261.

Benefit membership, Jan. 1, 1923, 1,418; 1924, 1,502; 1925, 1,488; 1926, 1,496; 1927, 1,409.

Subordinate lodges, Jan. 1, 1923, 23; 1924, 25; 1925, 26; 1926, 24; 1927, 23.

Total assets, Jan. 1, 1927, $456,139.65.

Total liabilities, Jan. 1, 1927, $15,072.

SPECIAL FEATURES: Also issues ten, fifteen and twenty-year payment certificates and paid-up at ages 50 and 70. Men and women admitted. Certificates provide for extended, paid-up surrender and loan features after three years of membership. JURISDICTION: Oregon.

United Workmen, Ancient Order of (South Dakota)

Home Office, Hagerty Block, Aberdeen, S. D. Organized 1889.

J. S. SHAFFER, *Grand Master*, Aberdeen, S. D.
HENRY NEILL, *Grand Recorder*, Aberdeen, S. D.
C. B. HOLADAY, *Grand Treasurer*, Hayti, S. D.
C. E. MCCAULEY, M. D., *Grand Medical Examiner*, Aberdeen, S. D.

Commenced business as an order, September 20, 1889.

Issues certificates for $500 to $3,000 at the following net level monthly rates on $1,000 (ages 16 to 19, $0.90):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
20	$ .91	29	$1.18	38	$1.63	47	$2.37
21	.93	30	1.22	39	1.69	48	2.48
22	.95	31	1.26	40	1.76	49	2.60
23	.98	32	1.31	41	1.83	50	2.72
24	1.01	33	1.35	42	1.91	51	2.85
25	1.04	34	1.40	43	2.00	52	3.00
26	1.07	35	1.45	44	2.08	53	3.15
27	1.11	36	1.51	45	2.17	54	3.31
28	1.14	37	1.57	46	2.27	55	3.48

The above rates were adopted July 1, 1925, and applied to all members at attained ages. Extended and paid-up insurance features after three years membership.

Expense of management provided by annual per capita tax.

Cost of management, 1921, $14,707.49; 1922, $10,392.31; 1923, $12,100.59; 1924, $11,691.62; 1925, $15,442.01; 1926, $16,360.26.

Cost of management per member, 1921, $1.94; 1922, $1.42; 1923, $1.67; 1924, $1.93; 1925, $2.89; 1926, $3.33.

Deaths per 1,000 benefit members in 1921, 22.8; 1922, 19.79; 1923, 20; 1924, 27.27; 1925, 32.77; 1926, 32.58.

Average age, Jan. 1, 1922, 52 years; 1923, 50 years; 1924, 52 years; 1925, 54 years; 1926, 54 years; 1927, 57 years.

Number of payments: 1920 to 1927, 12 each year.

Death benefits paid in 1921, $312,000; 1922, $295,777.78; 1923, $278,811.11; 1924, $313,800; 1925, $327,203.77; 1926, $283,536.

Insurance in force, Jan. 1, 1922, $13,512,300; 1923, $13,074,300; 1924, $11,835,300; 1925, $9,202,800; 1926, $8,272,381; 1927, $7,770,473.

Benefit membership, Jan. 1, 1922, 7,474; 1923, 7,312; 1924, 6,732; 1925, 5,444; 1926, 5,115; 1927, 4,910.

Subordinate lodges, Jan. 1, 1922, 130; 1923, 130; 1924, 129; 1925, 129; 1926, 127; 1927, 123.

Total assets, Jan. 1, 1927, $1,299,779.92.

Total liabilities, Jan. 1, 1927, $13,696.22.

JURISDICTION: South Dakota. Men and women admitted.

United Workmen, Ancient Order of (Texas)

Grand Lodge, 406 Andrews Bldg., Dallas, Texas. Organized 1888.

R. W. FENDER, *Grand Master Workman*, Fort Worth, Tex.
Z. M. DUCKWORTH, *Grand Recorder*, Dallas, Tex.
P. L. DOWNS, *Grand Treasurer*, Temple, Tex.
J. T. GRACEY, M. D., *Grand Medical Examiner*, Fort Worth, Tex.
LOCKE AND LOCKE, *Attorneys*, Dallas, Tex.

Commenced business as an order, 1888.

Issues certificates for $500, $1,000 and $2,000 as per the following whole life level monthly rates on $1,000 (Plan A):

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18–20	$1.00	32	$1.40	40	$1.85	48	$2.65
21–22	1.05	33	1.45	41	1.95	49	2.75
23–24	1.10	34	1.50	42	2.05	50	2.90
25–26	1.15	35	1.55	43	2.15	51	3.05
27–28	1.20	36	1.60	44	2.25	52	3.20
29	1.25	37	1.65	45	2.35	53	3.35
30	1.30	38	1.70	46	2.45	54	3.55
31	1.35	39	1.75	47	2.55	55	3.75

The above rates were adopted in 1914 and applied to new members. Plan B rates are level to age 50, at which time the rate advances to $2.50 per month. Under Plan C the member receives ten per cent of certificate annually at age seventy or in the event of total disability.

New plans provide for extended insurance and surrender features at age 70.

Expense of management provided by annual per capita tax and per cent of first year's payments.

Deaths per 1,000 benefit members in 1918, 22; 1919, 20; 1920, 24; 1921, 19.4; 1922, 26.5; 1923, 28; 1924, 25; 1925, 28; 1926, 23.

Number of payments: 1918 to 1926, 12 each year.

Benefits paid in 1917, $89,742.37; 1918, $74,866.40; 1919, $60,261.39; 1920, $73,275.16; 1921, $61,818.90; 1922, $63,843.07; 1923, $73,579.37; 1924, $61,471.41; 1925, $72,319.60; 1926, $45,935.34.

Insurance in force, Jan. 1, 1918, $2,607,909; 1919, $3,682,080; 1920, $2,781,348; 1921, $2,855,091; 1922, $2,810,915; 1923, $2,594,290; 1924, $2,643,561; 1925, $2,793,943; 1926, $2,751,652; 1927, $2,458,940.

Benefit membership, Jan. 1, 1918, 2,699; 1919, 2,751; 1920, 1,750; 1921, 1,779; 1922, 1,730; 1923, 1,610; 1924, 1,650; 1925, 1,785; 1926, 1,791; 1927, 1,562.

Subordinate lodges, Jan. 1, 1918, 89; 1919, 89; 1920, 87; 1921, 83; 1922, 80; 1923, 76; 1924, 78; 1925, 79; 1926, 81; 1927, 82.

Total assets, Jan. 1, 1927, $225,620.41.

Total liabilities, Jan. 1, 1927, $4,845.

Men and women admitted. JURISDICTION: Texas.

Note: See page 215 for exhibit of A. O. U. W. of Washington. Report received too late to classify alphabetically.

United Workmen, Ancient Order of (West Virginia)

Grand Lodge, 1119-1121 Chapline St., Wheeling, W. Va. Instituted 1895.

W. B. Tucker, *Grand Master Workman*, Wheeling, W. Va.
A. R. Fleming, *Grand Recorder*, Wheeling, W. Va.
W. H. Higgins, *Grand Treasurer*, Wheeling, W. Va.
A. J. Noome, M. D., *Grand Medical Examiner*, Wheeling, W. Va.
Richard Robertson, *General Counsel*, Wheeling, W. Va.

Commenced business as a Grand Lodge, January 1, 1895.

Commenced business as an order, January 1, 1895.

Issues certificates for $500 to $6,000 at the following participating level monthly rates on $1,000 on the (Amer. Experience) whole life plan:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$1.24	28	$1.64	38	$2.28	47	$3.22
19	1.27	29	1.69	39	2.36	48	3.37
20	1.31	30	1.74	40	2.45	49	3.53
21	1.34	31	1.79	41	2.54	50	3.70
22	1.37	32	1.84	42	2.64	51	3.86
23	1.41	33	1.90	43	2.75	52	4.04
24	1.46	34	1.98	44	2.85	53	4.23
25	1.51	35	2.05	45	2.97	54	4.44
26	1.54	36	2.12	46	3.09	55	4.64
27	1.59	37	2.20				

The above rates were adopted in 1904. Limited payment plans (ten, fifteen and twenty years) adopted in 1908. Monthly income in 1918 and waiver of premium clause in 1924. Also issues endowment certificates at age 70 with payments to age 70 or for 20 years, 20-year endowment, ten year term and a special $2,000 whole life certificate.

Expense of management provided by annual per capita, entrance fee and percentage from guaranty fund.

Cost of management, 1921, $15,471.01; 1922, $16,627.10; 1923, $17,095.21; 1924, $12,086.52; 1925, $18,428.51; 1926, $15,557.26.

Cost of management per member, 1921, $4.20; 1922, $5.12; 1923, $5.24; 1924, $3.66; 1925, $5.72; 1926, $4.95.

Deaths per 1,000 benefit members in 1921, 12; 1922, 13; 1923, 12; 1924, 15; 1925, 20; 1926, 15.

Average age, Jan. 1, 1922, 45.16 years; 1923, 45 years; 1924, 46.47 years; 1925, 46 years; 1926, 46 years; 1927, 47.57 years.

Number of payments: 1920 to 1927, 11 each year.

Amount collected per $1,000 each year (whole life plan): 1920 to 1927, age 30, $19.40; age 35, $22.55; age 40, $26.95.

Benefits paid in 1921, $62,391.52; 1922, $72,130.62; 1923, $62,883.96; 1924, $77,622.45; 1925, $107,448.74; 1926, $76,176,46.

Insurance in force, Jan. 1, 1921, $4,825,387; 1922, $4,836,488; 1923, $4,842,499; 1924, $4,884,803; 1925, $4,968,544; 1926, $4,885,949; 1927, $4,794,152.

Benefit membership, Jan. 1, 1922, 3,239; 1923, 3,246; 1924, 3,240; 1925, 3,265; 1926, 3,217; 1927, 3,141.

Subordinate lodges, Jan. 1, 1922, 36; 1923, 36; 1924, 36; 1925, 34; 1926, 35; 1927, 35. Cost of joining: $3.00 to $5.00.

Assets, Jan. 1, 1927, $1,139,312.12.

Liabilities, Jan. 1, 1927, $950,867.12 (includes $942,042 reserve).

Jurisdiction: West Va., Ky., Md., Ohio, Va. and D. of C.

Special Features: Ten, fifteen and twenty-year limited payment certificates also issued. One monthly payment has been waived annually after first year of membership. Paid-up and extended insurance features on all plans, except term. Cash surrender features in endowment certificates. Men and women admitted.

Western Bohemian Catholic Union

Home Office, 12th Ave. and 3rd St., Cedar Rapids, Ia. Organized 1899.

W. E. Kohoutek, *President*, Omaha, Neb.
J. J. Kovarik, *Secretary*, New Prague, Minn.
F. J. Dvorak, *Treasurer*, Cedar Rapids, Ia.
E. A. Rumreich, M. D., *Medical Examiner*, Mahnomen, Minn.

Commenced business as an order, January 1, 1899.

Issues certificates for $500 to $3,000 on American Experience rates. These rates adopted Sept., 1922.

Cost of management provided by per capita tax.

Deaths per 1,000 benefit members, 1920, 16.5; 1921, 19.9; 1922, 18.7; 1923, 25.9; 1924, 25; 1925, 24; 1926, 21.

Number of payments: 1920 to 1927, 12 each year. 1925 to 1927, 11 mortuary, 12 expense.

Death benefits paid in 1920, $41,503.75; 1921, $46,751.33; 1922, $42,300; 1923, $49,560.68; 1924, $36,303.24; 1925, $24,782.50; 1926, $28,329.88.

Insurance in force, Jan. 1, 1921, $2,697,400; 1922, $2,657,300; 1923, $2,245,650; 1924, $1,677,679; 1925, $1,671,807; 1926, $1,659,572; 1927, $1,645,832.

Benefit membership, Jan. 1, 1921, 3,565; 1922, 3,505; 1923, 2,910; 1924, 2,415; 1925, 2,392; 1926, 2,355; 1927, 2,318.

Subordinate lodges, Jan. 1, 1921, 86; 1922, 86; 1923, 86; 1924, 83; 1925, 79; 1926, 79; 1927, 79.

Total assets, Jan. 1, 1927, $236,026.64.

Total liabilities, Jan. 1, 1927, $5,922.62.

Special Features: Admits men (formerly men and women). Valuation, 113.8 per cent. Jurisdiction: Iowa, Minn., Nebr., N. Dak.

Western Bohemian Fraternal Association

Home Office, 307 12th Ave. E., Cedar Rapids, Iowa. Organized 1897.

Frank M. Barta, *Supreme President*, Cedar Rapids, Ia.
L. J. Kaspar, *Supreme Secretary*, Cedar Rapids, Ia.
B. Horacek, *Supreme Treasurer*, Omaha, Neb.
V. V. Smrha, M. D., *Medical Examiner*, Milligan, Neb.
Jos. Mekota, *General Counsel*, Cedar Rapids, Ia.

Commenced business as an order, July 4, 1897.

Issues certificates for $250 to $5,000 at the following net level monthly rates on $1,000 (Col. 1, whole life, with cash surrender value at age 70; Col. 2, 70-year endowment):

Age	Col. 1	Col. 2	Age	Col. 1	Col. 2	Age	Col. 1	Col. 2
16	$ .80	$ .88	28	$1.14	$1.30	40	$1.76	$2.15
17	.83	.91	29	1.18	1.35	41	1.83	2.25
18	.85	.94	30	1.22	1.41	42	1.91	2.36
19	.88	.97	31	1.26	1.46	43	1.99	2.48
20	.90	1.00	32	1.31	1.52	44	2.08	2.61
21	.93	1.03	33	1.35	1.58	45	2.17	2.74
22	.96	1.07	34	1.40	1.64	46	2.27	2.90
23	.98	1.10	35	1.45	1.71	47	2.37	3.08
24	1.01	1.14	36	1.51	1.78	48	2.48	3.26
25	1.04	1.18	37	1.57	1.87	49	2.60	3.46
26	1.07	1.22	38	1.63	1.95	50	2.72	3.67
27	1.11	1.26	39	1.69	2.05			

The above rates took effect Jan. 1, 1918, and were applied to existing members as of age at entry.

Expense of management provided by per capita tax.

Cost of management, 1919, $19,050.84; 1920, $19,985.36; 1921, $18,939.41; 1922, $18,509.86; 1923, $21,480; 1924, $21,886; 1925, $22,429.24; 1926, $24,379.80.

Cost of management per member, 1919, $0.95; 1920, $0.95; 1921, $0.92; 1922, $0.89; 1923, $1.00; 1924, $0.98; 1925, $0.98; 1926, $1.00.

Deaths per 1,000 benefit members in 1919, 8.6; 1920, 8; 1921, 13.4; 1922, 14.3; 1923, 8.5; 1924, 8.2; 1925, 9; 1926, 8.2.

Average age, Jan. 1, 1920, 36.5 years; 1921, 35 years; 1922, 36.1 years; 1923, 36 years; 1924, 48 years; 1925, 48 years; 1926, 43.7 years; 1927, 43.7 years.

Number of payments: 1919 to 1927, 12 each year.

Amount collected per $1,000 (whole life plan) each year: 1919 to 1927, age 30, $14.40; age 35, $17.40; age 40, $20.40.

Benefits paid in 1919, $201,742; 1920, $132,064.50; 1921, $126,523; 1922, $142,265; 1923, $155,446; 1924, $163,727.61; 1925, $184,639.24; 1926, $178,377.33.

Insurance in force, Jan. 1, 1920, $17,463,000; 1921, $17,554,794; 1922, $18,037,344; 1923, $18,140,344; 1924, $18,793,344; 1925, $19,525,594; 1926, $20,290,343; 1927, $20,955,593.

Benefit membership, Jan. 1, 1920, 19,871; 1921, 19,934; 1922, 20,499; 1923, 20,616; social, 980; 1924, 21,494; social, 1,000; 1925, 22,408; social, 1,033; 1926, 23,369; social, 1,026; 1927, 24,254; social, 1,314.

Subordinate lodges, Jan. 1, 1920, 251; 1921, 252; 1922, 253; 1923, 254; 1924, 279; 1925, 280; 1926, 289; 1927, 298.

Cost of joining: $3.00 to $5.00.

Total assets, Jan. 1, 1927, $2,422,677.90.

Total liabilities, Jan. 1, 1927, $4,886.67.

JURISDICTION: Ala., Cal., Col., Ida., Ill., Ia., Kas., La., Mich., Minn., Mont., Neb., N. D., Okla., Ohio, Ore., S. D., Wash., Wis.

SPECIAL FEATURES: Men and women admitted. Also issues twenty-year payment certificates. Assistance to sick, disabled or destitute members, widows and orphans of members. Net interest rate realized, 5.67 per cent. Juvenile department, 1,314 members.

Western Catholic Union

Headquarters, W. C. U. Bldg., Quincy, Ill. Organized 1877.

F. WM. HECKENKAMP, JR., *Supreme President*, Quincy, Ill.
WM. K. OTT, *Supreme Secretary*, Quincy, Ill.
FRANK A. DARIUS, *Supreme Treasurer*, Quincy, Ill.
M. H. BISDORF, M. D., *Supreme Medical Examiner*, Chicago, Ill.

Commenced business as an order, December 21, 1877.

Expense of management provided by monthly per capita tax of $0.20.

Cost of management, 1918, $10,824.64; 1919, $12,148.58; 1920, $13,000; 1921, $17,064.90; 1922, $19,457.85; 1923, $18,531.49; 1924, $19,063.28; 1925, $24,157.24; 1926, $26,853.06.

Cost of management per member, 1918, $0.95; 1919, $1.10; 1920, $1.06; 1921, $1.34; 1922, $1.60; 1923, $1.53; 1924, $1.55; 1925, $1.96; 1926, $2.18.

Deaths per 1,000 benefit members in 1918, 17.13; 1919, 11.86; 1920, 10.22; 1921, 8.97; 1922, 8.47; 1923, 10.06; 1924, 8.03; 1925, 9.48; 1926, 9.77.

Average age, Jan. 1, 1919, 38.35 years; 1920, 38.31 years; 1921, 38.01 years; 1922, 38.30 years; 1923, 38.55 years; 1924, 38.88 years; 1925, 39.24 years; 1926, 39.16 years; 1927, 39.80 years.

Number of payments: 1918 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1918 to 1927, age 30, $14.64; age 35, $17.40; age 40, $21.12.

Issues certificates for $250 to $10,000 on the whole life "Special" plan twenty-year payment plan at the following level rates on $1,000: Col. 1, whole life monthly rates; Col. 2, whole life annual rates; Col. 3, twenty-year payment monthly rates; Col. 4, twenty-year payment annual rates.

Age	Col. 1	Col. 2	Col. 3	Col. 4	Age	Col. 1	Col. 2	Col. 3	Col. 4
16	$1.04	$11.91	$1.61	$18.41	34	$1.65	$18.84	$2.27	$26.02
17	1.06	12.15	1.63	18.70	35	1.70	19.46	2.33	26.64
18	1.08	12.40	1.66	19.00	36	1.76	20.12	2.39	27.30
19	1.11	12.67	1.69	19.32	37	1.82	20.82	2.45	27.98
20	1.13	12.95	1.72	19.64	38	1.89	21.57	2.51	28.70
21	1.16	13.24	1.75	19.99	39	1.96	22.35	2.57	29.46
22	1.18	13.55	1.78	20.34	40	2.03	23.19	2.64	30.25
23	1.21	13.87	1.81	20.71	41	2.11	24.08	2.72	31.09
24	1.24	14.21	1.84	21.10	42	2.20	25.03	2.79	31.97
25	1.27	14.57	1.88	21.50	43	2.29	26.04	2.88	32.91
26	1.31	14.95	1.92	21.92	44	2.38	27.12	2.96	33.89
27	1.34	15.35	1.95	22.36	45	2.49	28.27	3.06	34.94
28	1.38	15.77	1.99	22.81	46	2.60	29.50	3.16	36.04
29	1.42	16.21	2.04	23.29	47	2.71	30.81	3.26	37.22
30	1.46	16.68	2.08	23.79	48	2.84	32.21	3.38	38.46
31	1.50	17.18	2.12	24.31	49	2.97	33.70	3.50	39.79
32	1.55	17.70	2.17	24.85	50	3.11	35.29	3.62	41.19
33	1.60	18.26	2.22	25.42					

Both plans provide cash loan, paid-up and extended insurance and total permanent disability benefits. Issues term certificates to age 65.

These rates are based on the American Experience table of mortality and were applied to members at attained ages and to all new members. Juvenile insurance is also furnished for children between the ages of 1 and 16 on two plans; whole life at $0.25 per month and term to age 16 at $0.15 per month based on standard mortality tables.

Benefits paid in 1918, $202,795.62; 1919, $204,662.24; 1920, $179,688; 1921, $147,711.23; 1922, $120,188.70; 1923, $149,295.10; 1924, $106,979.31; 1925, $146,628.57; 1926, $127,557.50.

Insurance in force, 1919, $10,829,000; 1920, $11,102,000; 1921, $11,214,250; 1922, $11,179,500; 1923, $10,393,750; 1924, $10,294,750; 1925, $10,404,416; 1926, $10,356,867; 1927, $10,270,924.

Benefit membership, Jan. 1, 1919, 11,495; social, 362; 1920, 12,056; social, 393; 1921, 12,580; social, 521; 1922, 12,708; social, 656; 1923, 12,150; social, 673; 1924, 12,125; social, 741; juvenile, 538; 1925, 12,293; social, 791; juvenile, 584; 1926, 12,387; social, 926; juvenile, 646; 1927, 12,273; social, 957; juvenile, 630.

Subordinate lodges, Jan. 1, 1919, 198; 1920, 200; 1921, 200; 1922, 208; 1923, 206; 1924, 202; 1925, 201; 1926, 204; 1927, 199.

Total assets, Jan. 1, 1927, $1,339,568.51.

Total liabilities, Jan. 1, 1927, $27,076.09.

JURISDICTION: Illinois, Missouri, Iowa, Kansas.

Men and women admitted. Cost of joining: $4.00. Old age benefits at 70.

Western Samaritans Life Association

Home Office, 3026 East 92nd St., Chicago, Ill. Organized 1922.

ADOLPH WITT, *President*, Chicago, Ill.
HENRY ZILKE, *Secretary*, Chicago, Ill.
JOSEPH BROKOP, *Treasurer*, Chicago, Ill.
S. STEIN, M. D., *Medical Director*, Chicago, Ill.

Commenced business, January 30, 1922.

Issues whole life and twenty-year payment certificates for $250 to $2,000 on American Experience rates (participating), payable annually, semi-annually, quarterly or monthly.

Expense of management provided by per cent of payments.

Deaths per 1,000 benefit members, 1922, 4; 1923, 6; 1924, 3.4; 1925, 5.15; 1926, 9.

Average age, Jan. 1, 1923, 32.03 years; 1924, 33 years; 1925, 34 years; 1926, 34 years; 1927, 32.3 years.

Number of payments: 1922, 11; 1923 to 1927, 12 each year.

Death benefits paid in 1922, $666.66; 1923, $2,166.60; 1924, $2,031.90; 1925, $2,875; 1926, $9,800.

Insurance in force, Jan. 1, 1923, $355,250; 1924, $483,500; 1925, $723,000; 1926, $890,000; 1927, $1,150,000.

Benefit membership, Jan. 1, 1923, 526; 1924, 771; 1925, 1,076; 1926, 1,252; 1927, 1,641.

Subordinate lodges, Jan. 1, 1923, 6; 1924, 7; 1925, 10; 1926, 10; 1927, 10.

Total assets, Jan. 1, 1927, $21,563.76.

Total liabilities, Jan. 1, 1927, $1,700.

SPECIAL FEATURES: Cash loan, paid-up and extended insurance features after three years membership. Valuation, 100 per cent. Men and women admitted. Juvenile department, 671 members. JURISDICTION: Illinois.

Woman's Benefit Association

Headquarters, Woman's Benefit Ass'n Bldg., Port Huron, Mich. Organized 1892.

MISS BINA M. WEST, *Supreme Commander*, Port Huron, Mich.
MISS FRANCES D. PARTRIDGE, *Sup. Record Keeper*, Port Huron, Mich.
MRS. M. LOUISE HINRICHS, *Supreme Finance Keeper*, Chicago, Ill.
DR. ELLA J. FIFIELD, *Supreme Medical Examiner*, Port Huron, Mich.

Commenced business as an order, October 1, 1892.

Expense of management and health contribution provided by monthly per capita tax included in above rates. Issues whole life, whole life and total, permanent and old age disability protection, last illness, and relief for the aged protection, and juvenile certificates.

Cost of management, 1917, $207,106.61; 1918, $198,522.63; 1919, $276,013.71; 1920, $314,056.63; 1921, $376,028.23; 1922, $389,426.23; 1923, $443,977.15; 1924, $504,656.57; 1925, $599,501.95; 1926, $620,-864.68.

Cost of management per member, 1917, $1.08; 1918, $1.02; 1919, $1.32; 1920, $1.41; 1921, $1.59; 1922, $1.56; 1923, $1.84; 1924, $2.39; 1925, $2.78; 1926, $2.76.

Deaths per 1,000 benefit members in 1917, 8.92; 1918, 12.52; 1919, 9.67; 1920, 9.94; 1921, 8.60; 1922, 9.13; 1923, 9.70; 1924, 9.60; 1925, 9.56; 1926, 9.86.

Average age, Jan. 1, 1918, 40.87 years; 1919, 41.08 years; 1920, 40.33 years; 1921, 40.1 years; 1922, 40.28 years; 1923, 40.55 years; 1924, 41.46 years; 1925, 41.54 years; 1926, 42.28 years; 1927, 42.63 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 each year: 1917 to 1927, age 30, $15.00; age 35, $18.00; age 40, $21.60.

Death benefits paid in 1917, $1,258,963.92; other benefits, $70,211.65; 1918, $1,595,062.08; other benefits, $73,961.41; 1919, $1,642,627.79; other benefits, $75,023.49; 1920, $1,664,656.95; other benefits, $68,-886.87; 1921, $1,583,283.24; other benefits, $93,854.55; 1922, $1,696,-203.52; other benefits, $145,381.48; 1923, $1,780,525.70; other benefits, $194,502.84; 1924, $1,796,143.59; other benefits, $1,138,506.62; 1925, $1,753,242.41; other benefits, $1,516,051.50; 1926, $1,793,943.43; other benefits, $589,549.43.

Issues certificates for $200 to $5,000 on the following level monthly whole life payments.

Age	$500	$1,000	$1,500	$2,000	$2,500	$3,000	$4,000	$5,000
16–17	$ .70	$1.15						
18	.70	1.15	$1.60	$2.05	$2.50	$2.95		
19–20	.75	1.20	1.70	2.15	2.65	3.10		
21–22	.80	1.25	1.80	2.25	2.80	3.25	$4.25	$5.25
23–24	.80	1.30	1.85	2.35	2.90	3.40	4.45	5.50
25	.80	1.35	1.90	2.45	3.00	3.55	4.65	5.75
26–27	.85	1.40	2.00	2.55	3.15	3.70	4.85	6.00
28	.85	1.45	2.05	2.65	3.25	3.85	5.05	6.25
29–30	.90	1.50	2.15	2.75	3.40	4.00	5.25	6.50
31	.95	1.55	2.25	2.85	3.55	4.15	5.45	6.75
32	.95	1.60	2.30	2.95	3.65	4.30	5.65	7.00
33	1.00	1.65	2.40	3.05	3.80	4.45	5.85	7.25
34	1.00	1.70	2.45	3.15	3.90	4.60	6.05	7.50
35	1.05	1.75	2.55	3.25	4.05	4.75	6.25	7.75
36	1.05	1.80	2.60	3.35	4.15	4.90	6.45	8.00
37	1.10	1.85	2.70	3.45	4.30	5.05	6.65	8.25
38	1.10	1.90	2.75	3.55	4.40	5.20	6.85	8.50
39	1.15	2.00	2.90	3.75	4.65	5.50	7.25	9.00
40	1.20	2.05	3.00	3.85	4.80	5.65	7.45	9.25
41	1.25	2.15	3.15	4.05	5.05	5.95	7.85	9.75
42	1.25	2.20	3.20	4.15	5.15	6.10	8.05	10.00
43	1.30	2.30	3.35	4.35	5.40	6.40	8.45	10.50
44	1.35	2.40	3.50	4.55	5.65	6.70	8.85	11.00
45	1.40	2.50	3.65	4.75	5.90	7.00	9.25	11.50
46	1.45	2.60	3.80	4.95	6.15	7.30	9.65	12.00
47	1.50	2.70	3.95	5.15	6.40	7.60	10.05	12.50
48	1.55	2.80	4.10	5.35	6.65	7.90	10.45	13.00
49	1.60	2.90	4.25	5.55	6.90	8.20	10.85	13.50
50	1.65	3.00	4.40	5.75	7.15	8.50	11.25	14.00
51	1.75	3.15	4.65	6.05	7.55	8.95	11.85	14.75
52	1.80	3.30	4.85	6.35	7.90	9.40	12.45	15.50
53	1.90	3.45	5.10	6.65	8.30	9.85	13.05	16.25
54	1.95	3.60	5.30	6.95	8.65	10.30	13.65	17.00

Rates based on N. F. C. Table effective Jan. 1, 1905.

Insurance in force, Jan. 1, 1918, $134,439,965; 1919, $138,492,521; 1920, $158,115,907; 1921, $174,780,257; 1922, $184,773,884; 1923, $188,549,475; 1924, $185,475,000; 1925, $187,066,555; 1926, $185,040,031; 1927, $184,863,828.

Benefit membership, Jan. 1, 1918, 178,228; social, 13,992; 1919, 183,560; social, 13,387; 1920, 205,974; social, 14,105; 1921, 223,108; social, 15,560; 1922, 233,114; social, 16,491; 1923, 236,333; social, 14,841; 1924, 231,167; social, 13,226; 1925, 232,671; social, 13,191; 1926, 235,762; social, 11,296; 1927, 235,865; social, 10,091.

Subordinate lodges, Jan. 1, 1918, 2,686; 1919, 2,581; 1920, 2,569; 1921, 2,637; 1922, 2,631; 1923, 2,643; 1924, 2,637; 1925, 2,645; 1926, 2,648; 1927, 2,665.

Cost of joining: $2.25.

Total assets, Jan. 1, 1927, $22,156,382.37.

Total liabilities, Jan. 1, 1927, $385,723.33.

JURISDICTION. The world. Established in the United States and Canada. In 56 states, territories and provinces.

SPECIAL FEATURES: Health Service in all states and provinces, consisting of Health Centers in 38 cities, visiting nurse service to all

members. The Association has a permanent summer camp, with summer camp privileges for all members; 227 branches of the Order of the Rose and 264 Girls' Clubs. First woman's society of its kind in the world to own and operate its own headquarters. Annual valuation of certificates. Examinations by Michigan Insurance Department. Reserve Fund, $20,552,075.21. Juvenile department, 25,996 members. Net interest rate realized on funds, 5.44%.

Women's Catholic Order of Foresters

Home Office, 140 N. Dearborn Street, Chicago, Ill. Organized 1891.

Miss Mary L. Downes, *High Chief Ranger*, Chicago, Ill.
Miss Anna E. Phelan, *High Secretary*, Chicago, Ill.
Miss Alice M. Prim, *High Treasurer*, Chicago, Ill.
Dr. Sarah C. O'Connell, *High Medical Examiner*, Chicago, Ill.

Commenced business as an order, July 17, 1891.

Issues certificates for $250 to $2,500 as per the following table of net level monthly rates on $1,000: (Col. 1, whole life; Col. 2, paid up at age 70, or an old age benefit; Col. 3, twenty-year payment.)

Age	Col. 1	Col. 2	Col. 3	Age	Col. 1	Col. 2	Col. 3
16	$ .84	$ .88	$1.32	34	$1.53	$1.69	$2.11
17	.86	.91	1.35	35	1.59	1.76	2.18
18	.89	.94	1.38	36	1.66	1.84	2.24
19	.92	.97	1.42	37	1.73	1.92	2.31
20	.94	1.00	1.45	38	1.80	2.01	2.38
21	.97	1.03	1.49	39	1.88	2.11	2.45
22	1.00	1.07	1.52	40	1.96	2.21	2.53
23	1.03	1.10	1.56	41	2.04	2.32	2.61
24	1.07	1.14	1.60	42	2.14	2.44	2.70
25	1.10	1.19	1.64	43	2.24	2.57	2.79
26	1.14	1.23	1.69	44	2.34	2.71	2.89
27	1.18	1.27	1.73	45	2.45	2.86	2.99
28	1.22	1.32	1.78	46	2.57	3.03	3.10
29	1.27	1.38	1.83	47	2.70	3.21	3.21
30	1.32	1.43	1.88	48	2.84	3.41	3.34
31	1.37	1.49	1.94	49	2.99	3.63	3.47
32	1.42	1.55	1.99	50	3.15	3.87	3.61
33	1.47	1.62	2.05				

The above rates were adopted in Aug., 1921, and apply to members at attained ages.

Expense of management provided by per capita tax of $1.20 per year per member.

Cost of management, 1917, $58,305.73; 1918, $72,725.47; 1919, $74,725; 1920, $90,588.85; 1921, $121,331.43; 1922, $106,834; 1923, $88,619.53; 1924, $89,517.48; 1925, $95,896.15; 1926, $102,391.10.

Cost of management per member, 1917, $0.78; 1918, $1.03; 1919, $0.89; 1920, $1.08; 1921, $1.41; 1922, $1.25; 1923, $1.35; 1924, $1.35; 1925, $1.45; 1926, $1.47.

Deaths per 1,000 benefit members in 1917, 13.9; 1918, 16.6; 1919, 12.7; 1920, 14; 1921, 12.6; 1922, 11.2; 1923, 13.5; 1924, 14.5; 1925, 16.9; 1926, 17.9.

Average age, Jan. 1, 1918, 45 years; 1919, 46 years; 1920, 45 years; 1921, 44 years; 1922, 43 years; 1923, 46.2 years; 1924, 46.7 years; 1925, 46.8 years; 1926, 46.9 years; 1927, 46.9 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1917 to 1922, age 30, $14.64; age 35, $17.40; age 40, $21.12; 1922 to 1927, age 30, $15.84;

age 35, $19.08; age 40, $23.52.

Benefits paid in 1917, $1,090,210.47; 1918, $1,202,931.87; 1919, $1,105,750.13; 1920, $1,221,732.76; 1921, $1,104,557.49; 1922, $1,551,727.92; 1923, $1,110,493.41; 1924, $1,115,145.65; 1925, $1,173,150.78; 1926, $1,248,508.24.

Insurance in force, Jan. 1, 1918, $70,990,750; 1919, $71,507,250; 1920, $73,828,300; 1921, $77,363,300; 1922, $78,940,200; 1923, $59,948,650; 1924, $58,678,959; 1925, $59,102,754; 1926, $58,805,050; 1927, $58,299,851.

Benefit membership, Jan. 1, 1918, 71,897; 1919, 73,113; 1920, 76,516; 1921, 81,251; 1922, 83,542; 1923, 66,749; 1924, 65,624; 1925, 65,935; 1926, 66,077; 1927, 66,350.

Subordinate lodges, Jan. 1, 1918, 1,103; 1919, 1,116; 1920, 1,135; 1921, 1,152; 1922, 1,162; 1923, 1,149; 1924, 1,149; 1925, 1,156; 1926, 1,165; 1927, 1,177.

Cost of joining: $2.00 plus one monthly payment.

Total assets, Jan. 1, 1927, $9,541,125.17.

Total liabilities, Jan. 1, 1927, $147,833.70.

JURISDICTION: Established in the United States and Canada in thirty-three States and Provinces.

Certificates provide for cash surrender at age 70 and for paid-up or extended insurance after three years membership.

SPECIAL FEATURES: Women's Catholic Foresters' Club, maintained by voluntary contributions for the assistance and benefit of young girls employed in the loop district of the city of Chicago, Ill.

Woodmen Circle

Supreme Forest, 14th and Farnam Sts., Omaha, Neb. Organized 1895.

MRS. MARY E. LAROCCA, *National President*, Omaha, Neb.
MRS. DORA ALEXANDER TALLEY, *National Secretary*, Omaha, Neb.
MRS. MAGGIE HYDE, *National Treasurer*, Dallas, Tex.
G. C. WINTERSON, M. D., *Medical Director*, Omaha, Neb.
DE E. BRADSHAW, *General Attorney*, Omaha, Neb.

Commenced business as an order, 1895.

Date of first payment levied, July, 1894.

Issues certificates for $500 to $10,000 at the following whole life participating level monthly rates on $1,000:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.03	28	$1.41	39	$2.00	50	$3.16
17	1.06	29	1.45	40	2.07	51	3.31
18	1.09	30	1.49	41	2.15	52	3.47
19	1.12	31	1.53	42	2.24	53	3.65
20	1.15	32	1.58	43	2.33	54	3.83
21	1.18	33	1.63	44	2.43	55	4.03
22	1.21	34	1.68	45	2.53	56	4.25
23	1.24	35	1.74	46	2.64	57	4.48
24	1.27	36	1.80	47	2.76	58	4.73
25	1.30	37	1.86	48	2.88	59	5.00
26	1.33	38	1.93	49	3.02	60	5.30
27	1.37						

The above rates took effect Jan. 1, 1920, and applied to existing members at attained ages. Also issues twenty-year payment, paid-up at age 70, term to age 60, death and old age certificates paid up at ages 65 and 70.

Expense of management provided by per cent of payments.

Cost of management, 1917, $198,665.05; 1918, $225,123.73; 1919, $229,858.79; 1920, $325,732.25; 1921, *$489,589.53; 1922, $235,802.32; 1923, $203,961.78; 1924, $187,981.57; 1925, $198,456.40; 1926, $234,-296.22.

Cost of management per member, 1917, $1.11; 1918, $1.13; 1919, $1.01; 1920, $1.80; 1921, *$3.18; 1922, $1.71; 1923, $1.53; 1924, $1.44; 1925, $1.53; 1926, $1.79.

Deaths per 1,000 benefit members in 1917, 7.5;1918, 12.4; 1919, 8.6; 1920, 9.4; 1921, 8.48; 1922, 9.08; 1923, 9.64; 1924, 8.76; 1925, 9.9; 1926, 10.3.

Average age, Jan. 1, 1918, 37.6 years; 1919, 37.4 years; 1920, 37.4 years; 1921, 39.3 years; 1922, 40.4 years; 1923, 41.1 years; 1924, 41.7 years; 1925, 42.3 years; 1926, 42.6 years; 1927, 43 years.

Number of payments: 1917 to 1921, 12 each year; 1921 to 1927, 11 each year.

Amount collected per $1,000 (whole life) each year: 1917 to 1920, age 30, $12.60; age 35, $14.40; age 40, $16.20; 1920, age 30, $17.88; age 35, $20.88; age 40, $24.84; 1921 to 1927, age 30, $16.39; age 35, $19.14; age 40, $22.77.

Death benefits paid in 1917, $979,906.88; other benefits, $108,465.30; 1918, $1,467,709.46; other benefits, $124,135; 1919, $1,789,700.78; other benefits, $201,926; 1920, $1,385,661.86; other benefits, $179,542.56; 1921, $1,125,655.82; other benefits, $112,812.09; 1922, $1,048,979.03; other benefits, $166,823.37; 1923, $1,073,628.94; other benefits, $149,-025.16; 1924, $962,773.89; other benefits, $153,955.24; 1925, $1,092,-657.30; other benefits, $160,679.80; 1926, $1,199,710.95; other benefits, $129,899.29.

Insurance, Jan. 1, 1918, $183,307,900; 1919, $210,876,600; 1920, $211,990,700; 1921, $162,040,999; 1922, $142,850,435; 1923, $134,-661,357; 1924, $132,482,104; 1925, $129,961,414; 1926, $129,382,430; 1927, $129,805,174.

Benefit membership, Jan. 1, 1918, 183,424; social, 312; 1919, 208,271; social, 294; 1920, 226,586; social, 275; 1921, 163,969; social, 204; 1922, 143,125; social, 269; 1923, 134,657; social, 362; 1924, 132,671; social, 402; 1925, 130,282; social, 428; 1926, 130,299; social, 369; 1927, 130,417; social, 479.

Subordinate groves, Jan. 1, 1918, 4,563; 1919, 4,911; 1920, 5,140; 1921, 4,651; 1922, 4,214; 1923, 3,993; 1924, 3,808; 1925, 3,719; 1926, 3,674; 1927, 3,646. Cost of joining: $5.00.

Total assets, Jan. 1, 1927, $18,992,211.74.

Total liabilities, Jan. 1, 1927, $542,152.11.

Jurisdiction: Ala., Ariz., Ark., Cal., Col., Conn., Del., D. of C., Fla., Ga., Ida., Ill., Ind., Ia., Kas., Ky., La., Md., Mich., Minn., Miss., Mo., Mont., Neb., Nev., N. J., N. M., N. Y., N. C., N. D., O., Okla., Ore., Pa., R. I., S. C., S. D., Tenn., Tex., Utah, Va., Wash., W. Va., Wis., Wyo.

Special Features: Old age and disability benefits, paid-up and cash values at age 70. Protection at cost. Surplus not needed to protect the integrity of the certificates of membership returned to members. Amount thus returned to Dec. 31, 1926, over $1,225,000. Cash, paid-up and extended insurance values granted to members carrying American Experience four per cent certificates. Adequate rates and actuarially solvent. Permanent total disability benefits. Monument and funeral benefits. Men and women admitted. Juvenile department, 9,986 members. Interest rate realized, 5.54 per cent.

Woodmen of the World, Sovereign Camp

Office of Sovereign Camp, W. O. W. Bldg., Omaha, Neb. Organized 1890.

W. A. Fraser, *Sovereign Commander*, Omaha, Neb.
John T. Yates, *Sovereign Clerk*, Omaha, Neb.
Morris Sheppard, *Sovereign Banker*, Texarkana, Tex.
Dr. A. D. Cloyd, *Sovereign Physician*, Omaha, Neb.
De E. Bradshaw, *General Attorney*, Omaha, Neb.

Commenced business as an order, June 6, 1890.

Date of first payment levied, December, 1890.

Issues certificates for $250 to $25,000 at the following participating monthly and annual level rates on $1,000 (Plan 1, whole life, "Universal" with old age disability benefit of accumulated reserve and surplus at age 70; Plan 2, whole life, "Combined Benefit," with old age disability benefit of one-tenth of face of certificate annually at age 70 for ten years, and $100 monument; Plan 3, whole life, "Security Double Indemnity," with double indemnity from death resulting from accident on common carrier or from cyclone, tornado or lightning, paid-up and cash surrender features; Plan 4, twenty-year payment, with double indemnity for death from any accident, return of excess payments in event of death during the twenty-year period, waiver of payments in event of total permanent disability before age 60, cash and paid-up insurance features and participation in surplus; Plan 5, ten-year renewable term, convertible during first eight years.

Age	Plan 1		Plan 2		Plan 3		Plan 4		Plan 5	
	Mo.	An.	Mo.	An.	Mo.	An.	Mo.	An.	Mo.	An.
16	$1.00	$11.56	$1.11	$12.75	$1.17	$13.62	$2.16	$24.98	$0.64	$ 7.35
17	1.00	11.56	1.11	12.75	1.19	13.85	2.19	25.31	.65	7.51
18	1.00	11.56	1.11	12.75	1.22	14.20	2.22	25.64	.66	7.66
19	1.02	11.82	1.14	13.16	1.24	14.43	2.25	26.00	.68	7.81
20	1.04	12.04	1.18	13.58	1.28	14.90	2.29	26.38	.69	7.95
21	1.08	12.40	1.22	14.00	1.31	15.25	2.32	26.78	.70	8.06
22	1.11	12.78	1.25	14.43	1.33	15.48	2.36	27.18	.71	8.16
23	1.14	13.17	1.29	14.88	1.36	15.83	2.39	27.58	.72	8.25
24	1.18	13.58	1.33	15.35	1.39	16.18	2.43	28.03	.72	8.32
25	1.21	14.01	1.37	15.84	1.43	16.65	2.47	28.48	.73	8.40
26	1.25	14.46	1.42	16.36	1.48	17.23	2.51	28.95	.73	8.47
27	1.29	14.93	1.46	16.90	1.51	17.58	2.55	29.45	.74	8.54
28	1.34	15.43	1.51	17.48	1.55	18.04	2.60	29.97	.75	8.64
29	1.38	15.95	1.57	18.08	1.60	18.62	2.65	30.52	.76	8.75
30	1.43	16.51	1.62	18.73	1.65	19.21	2.70	31.14	.77	8.90
31	1.48	17.10	1.68	19.40	1.68	19.56	2.75	31.74	.78	8.97
32	1.54	17.72	1.74	20.12	1.73	20.14	2.81	32.37	.79	9.06
33	1.59	18.37	1.81	20.87	1.80	20.95	2.86	33.03	.79	9.17
34	1.65	19.06	1.88	21.67	1.85	21.53	2.92	33.71	.81	9.32
35	1.72	19.79	1.95	22.50	1.92	22.35	2.98	34.44	.82	9.50
36	1.78	20.56	2.03	23.39	1.97	22.93	3.05	35.21	.85	9.84
37	1.85	21.37	2.11	24.33	2.06	23.98	3.12	36.01	.88	10.18
38	1.93	22.22	2.19	25.32	2.13	24.79	3.20	36.87	.91	10.53
39	2.00	23.12	2.28	26.37	2.19	25.49	3.27	37.78	.95	10.94
40	2.09	24.07	2.38	27.46	2.28	26.54	3.36	38.77	.98	11.36
41	2.17	25.07	2.48	28.63	2.38	27.70	3.45	39.79	1.03	11.88
42	2.26	26.12	2.59	29.85	2.47	28.75	3.54	40.85	1.08	12.50
43	2.36	27.24	2.70	31.15	2.57	29.91	3.64	41.97	1.14	13.19
44	2.46	28.41	2.82	32.53	2.67	31.08	3.74	43.15	1.21	13.96
45	2.57	29.66	2.95	33.98	2.79	32.48	3.85	44.44	1.28	14.82
46	2.68	30.98	3.08	35.53	2.91	33.87	3.97	45.76	1.37	15.76
47	2.81	32.38	3.22	37.17	3.03	35.27	4.09	47.16	1.46	16.80
48	2.93	33.85	3.38	38.90	3.16	36.78	4.21	48.62	1.56	17.95
49	3.07	35.43	3.53	40.76	3.30	38.41	4.35	50.16	1.66	19.15
50	3.21	37.09	3.70	42.73	3.47	40.39	4.49	51.86	1.78	20.50
51	3.37	37.87	3.88	44.82	3.64	42.37	4.64	53.56	1.90	21.96
52	3.53	40.74	4.08	47.03	3.83	44.58	4.80	55.38	2.04	23.54
53	3.70	42.72	4.28	49.39	3.99	46.84	4.97	57.30	2.19	25.24
54	3.88	44.81	4.49	51.88	4.20	49.21	5.14	59.33	2.34	27.05
55	4.08	47.02	4.72	54.54	4.41	51.75	5.33	61.46	2.51	28.99
56	4.28	49.37	4.96	57.36	4.64	54.46	5.52	63.71	2.69	31.06
57	4.50	51.87	5.24	60.38	4.89	57.35	5.73	66.11	2.89	33.29
58	4.73	54.54	5.51	63.62	5.15	60.45	5.95	68.69	3.09	35.70
59	4.97	57.39	5.82	67.10	5.44	63.77	6.19	71.48	3.32	38.33
60	5.24	60.44	6.14	70.84	5.74	67.32	6.45	74.44	3.57	41.21

These rates took effect December 31, 1919. They are based on W. O. W. Mortality Experience and American Experience Tables. Also issues certificates on the lives of children between the ages of two and sixteen next birthday. Also issues term certificates.

Expense of management provided by per cent of payments.

Cost of management, 1917, $643,040.18; 1918, $693,484.09; 1919, $688,797.75; 1920, $1,205,629.59; 1921, $859,804.88; 1922, $726,473.90; 1923, $690,700; 1924, $538,103.57; 1925, $730,814.44; 1926, $661,717.03.

Cost of management per $1,000 of insurance, 1917, $0.82; 1918, $0.94; 1919, $0.93; 1920, $1.31; 1921, $1.13; 1922, $1.09; 1923, $1.10; 1924, $1.07; 1925, $1.17; 1926, $1.07.

Deaths per 1,000 benefit members in 1917, 8.04; 1918, 14.4; 1919, 9.56; 1920, 9.45; 1921, 9.89; 1922, 10.91; 1923, 11.99; 1924, 11.4; 1925, 11.75; 1926, 13.8.

Average age, Jan. 1, 1918, 37.95 years; 1919, 38.29 years; 1920, 39.16 years; 1921, 40.16 years; 1922, 40.2 years; 1923, 42.21 years; 1924, 43.12 years; 1925, 43.54 years; 1926, 43.77 years; 1927, 44.07 years.

Number of payments: 1917 to 1927, 12 each year.

Amount collected per $1,000 each year: 1917 to 1920, age 30, $12.00; age 35, $13.80; age 40, $15.84; 1920 to 1927, age 30, $16.51; age 35, $19.79; age 40, $24.07.

Death benefits paid in 1917, $8,023,751.99; other benefits, $824,-187.93; 1918, $9,981,508.70; other benefits, $1,016,160.12; 1919, $15,-324,290.88; other benefits, $1,375,837.33; 1920, $8,562,183.16; other benefits, $1,418,632.37; 1921, $7,231,588.37; other benefits, $848,-754.86; 1922, $6,637,248.84; other benefits, $617,884.87; 1923, $6,612,-610.94; other benefits, $446,566.44; 1924, $6,374,376.28; other benefits, $318,989.67; 1925, $6,775,746.04; other benefits, $314,818.42; 1926, $7,412,052.02; other benefits, $350,874.15.

Insurance in force (both departments), Jan. 1, 1917, $1,073,985,500; 1918, $1,123,821,650; 1919, $1,187,718,754; 1920, $1,173,423,275; 1921, $822,552,903; 1922, $693,071,171; 1923, $646,003,156; 1924, $628,-338,216; 1925, $623,185,743; 1926, $624,028,554; 1927, $612,833,154.

Total membership (both departments), Jan. 1, 1917, 804,291; 1918, 843,200; 1919, 907,489; 1920, 1,008,085; 1921, 661,407; 1922, 560,949; 1923, 523,019; 1924, 510,834; 1925, 506,690; 1926, 508,444; 1927,497,019.

Subordinate camps, Jan. 1, 1917, 11,888; 1918, 11,828; 1919, 11,774; 1920, 11,840; 1921, 10,211; 1922, 9,597; 1923, 9,091; 1924, 8,981; 1925, 8,895; 1926, 8,888; 1927, 8,775.

Number of juvenile members, Jan. 1, 1919, 13,874; 1920, 46,976; 1921, 14,788; 1922, 18,439; 1923, 16,137; 1924, 15,560; 1925, 15,939; 1926, 15,371; 1927, 15,616.

Total assets, Jan. 1, 1927, $80,927,735.98.

Total liabilities, Jan. 1, 1927, $1,638,122.

Savings refunded to members, 1920 to 1927, $8,946,942.

JURISDICTION: United States and Mexico. All states of the Union except Col., Ida., Mass., Mont., Nev., Utah, Vt., Wyo.

SPECIAL FEATURES: Temporary, total and old age disability benefits. Adequate rates. Full reserve maintained. War Memorial Sanatorium, value, $359,384.49. Endowed for $2,000,000. Free to tubercular members. Owns and operates Radio Broadcasting Station WOW.

Woodmen of the World

Office of Head Camp, W. O. W. Bldg., Denver, Col. Organized 1890.

I. I. Boak, *Head Consul*, Denver, Col.
Thos. M. Robinson, *Head Clerk*, Denver, Col.
A. E. Sunderland, *Head Banker*, Fresno, Cal.
G. K. Olmsted, M. D., *Head Physician*, Denver, Col.
Geo. P. Steele, *General Attorney*, Denver, Col.

Commenced business as an order, June 28, 1890.
Date of first payment levied, September, 1890.
Issues certificates for $500 to $5,000 at the following monthly rates:

Age	$500	$1,000	$2,000	$3,000	$4,000	$5,000
16–22	$ .40	$ .75	$1.50	$2.25	$3.00	$3.75
23–25	.40	.80	1.60	2.40	3.20	4.00
26–29	.45	.90	1.80	2.70	3.60	4.50
30	.50	.95	1.90	2.85	3.80	4.75
31	.50	1.00	2.00	3.00	4.00	5.00
32–33	.55	1.05	2.10	3.15	4.20	5.25
34–35	.55	1.10	2.20	3.30	4.40	5.50
36	.60	1.20	2.40	3.60	4.80	6.00
37	.65	1.25	2.50	3.75	5.00	6.25
38–40	.70	1.35	2.70	4.05	5.40	6.75
41	.75	1.50	3.00	4.50	6.00	7.50
42	.80	1.55	3.10	4.65	6.20	7.75
43	.80	1.60	3.20	4.80	6.40	8.00
44	.85	1.70	3.40	5.10	6.80	8.50
45–46	.90	1.75	3.50	5.25	7.00	8.75
47	.95	1.90	3.80	5.70	7.60	9.50
48	1.00	1.95	3.90	5.85	7.80	9.75
49	1.05	2.10	4.20	6.30	8.40	10.50
50	1.15	2.25	4.50	6.75	9.00	11.25

The above rates took effect on all new members Sept. 1, 1920.

Expense of management provided by monthly per capita tax of $0.20.

Cost of management, 1918, $143,056.24; 1919, $136,000.49; 1920, $212,810.14; 1921, $172,783.70; 1922, $191,722; 1923, $195,587; 1924, $261,584; 1925, $244,536.79; 1926, $214,178.49.

Cost of management per member, 1918, $1.25; 1919, $1.14; 1920, $1.66; 1921, $1.27; 1922, $1.40; 1923, $1.42; 1924, $1.88; 1925, $1.76; 1926, $1.55.

Deaths per 1,000 benefit members in 1918, 15.99; 1919, 11.66; 1920, 11.3; 1921, 10.1; 1922, 11.1; 1923, 11.1; 1924, 11.78; 1925, 13.02; 1926, 13.3.

Average age, Jan. 1, 1919, 43.75 years; 1920, 43.42 years; 1921, 43 years; 1922, 43.29 years; 1923, 43.81 years; 1924, 44.16 years; 1925, 44.64 years; 1926, 45.09 years; 1927, 45.73 years.

Number of payments: 1918 to 1927, 12 each year.

Amount collected per $1,000 (whole life) each year: 1918 to 1920, age 30, $10.20; age 35, $11.40; age 40, $13.80. 1920 to 1927, age 30, $11.40; age 35, $13.20; 40, $16.20.

Death benefits paid in 1918, $2,529,246.63; other benefits, $20,240; 1919, $2,901,199.57; other benefits, $30,605; 1920, $2,493,063.22; other benefits, $28,139.50; 1921, $2,402,105.58; other benefits, $26,285; 1922, $2,721,517.87; other benefits, $26,752; 1923, $2,766,168.94; 1924, $2,865,548.48; other benefits, $29,913; 1925, $3,152,405.95; other benefits, $30,335; 1926, $3,131,877.26; other benefits, $29,791.

Total amount of protection in force, Jan. 1, 1919, $187,461,000; 1920, $201,797,600; 1921, $215,692,500; 1922, $219,998,900; 1923, $219,883,-

200; 1924, $222,507,800; 1925, $223,073,000; 1926, $224,104,400; 1927, $222,308,300.

Benefit membership, Jan. 1, 1919, 114,166; social, 632; 1920, 123,723; social, 740; 1921, 132,465; social, 630; 1922, 135,817; social, 585; 1923, 136,073; social, 497; 1924, 138,092; social, 513; 1925, 138,783; social, 503; 1926, 139,215; social, 501; 1927, 137,077; social, 480.

Subordinate camps, Jan. 1, 1919, 819; 1920, 797; 1921, 789; 1922, 778; 1923, 774; 1924, 753; 1925, 756; 1926, 731; 1927, 704.

Cost of joining: $3.00.

Total assets, Jan. 1, 1927, $10,254,215.22.

Total liabilities, Jan. 1, 1927, $428,347.86.

JURISDICTION: United States, now operating in Cal., Col., Ore., Wash., Mont., Utah, Ida., Wyo., and Nev.

SPECIAL FEATURES: Monument or funeral benefit $100 which is optional; additional charge is made therefor. Issues installment (annuity plan) certificates, payable 20% annually. Men only admitted.

Woodmen of Union

Home Office, Hot Springs, Ark. Organized 1905.

E. A. KENDALL, *Supreme President*, Hot Springs, Ark.
JOHN L. WEBB, *Supreme Secretary-Treasurer*, Hot Springs, Ark.
J. E. EVE, *Supreme Medical Examiner*, Hot Springs, Ark.

Commenced business as an order, Aug. 30, 1905.

Issues certificates for $100 to $500 net bases with sick and accident features.

Expense of management provided by per cent of payments.

Deaths per 1,000 benefit members, 1923, 15.6; 1924, 14; 1925, 11.8; 1926, 11.

Number of payments, 1923 to 1927, 12 each year.

Benefits paid in 1923, $152,262.06; 1924, $155,839.34; 1925, $191,796.02; 1926, $203,253.15.

Insurance in force, Jan. 1, 1924, $13,169,900; 1925, $15,431,650; 1926, $18,291,150; 1927, $19,520,760.

Benefit membership (including juvenile) Jan. 1, 1924, 31,297; 1925, 36,863; 1926, 44,510; 1927, 46,707.

Subordinate lodges, Jan. 1, 1924, 1,200; 1925, 1,500; 1926, 1,651; 1927, 2,227.

Total assets, Jan. 1, 1927, $569,360.95.

Total liabilities, Jan. 1, 1927, $4,325.66.

JURISDICTION: Ala., Ark., D. of C., Fla., Ga., Ill., Ky., La., Miss., N. M., Okla., Pa., Tenn., Tex., Va., W. Va. Free hospital treatment. Juvenile department, 4,930 members.

Workmen's Circle, The

Home Office, 175 East Broadway, New York, N. Y. Organized 1900.

N. FEINERMAN, *President*, New York, N. Y.
JOSEPH BASKIN, *General Secretary*, New York, N. Y.
A. H. SHULMAN, *Treasurer*, New York, N. Y.

Commenced business as an order, Sept. 4, 1900.

Expense of management provided by per cent of payments.

Cost of management, 1917, $84,326.30; 1918, $88,305.65; 1919, $115,427.02; 1920, $158,757.54; 1921, $114,183.81; 1922, $138,349.03; 1923, $144,337.13; 1924, $132,241; 1925, $168,621.06; 1926, $130,688.33.

Cost of management per member, 1917, $1.42; 1918, $1.39; 1919, $1.66; 1920, $1.94; 1921, $1.40; 1922, $1.68; 1923, $1.76; 1924, $1.56; 1925, $1.97; 1926, $1.58.

Issues certificates for $100 to $1,000 at the following net quarterly level rates on $400:

Age	Rate	Age	Rate	Age	Rate	Age	Rate
18	$1.04	27	$1.40	35	$1.88	43	$2.60
19	1.08	28	1.44	36	1.96	44	2.72
20	1.12	29	1.48	37	2.04	45	2.88
21	1.16	30	1.56	38	2.12	46	3.08
22	1.20	31	1.60	39	2.20	47	3.24
23	1.24	32	1.68	40	2.28	48	3.44
24	1.28	33	1.72	41	2.40	49	3.64
25	1.32	34	1.80	42	2.48	50	3.84
26	1.36						

Deaths per 1,000 benefit members, 1917, 3.13; 1918, 7; 1919, 4.7; 1920, 4.35; 1921, 3.6; 1922, 4.2; 1923, 4.13; 1924, 4.5; 1925, 4.31; 1926, 5.33.

Average age, Jan. 1, 1918, 32 years; 1919, 32.67 years; 1920, 33.03 years; 1921, 33.7 years; 1922, 34.5 years; 1923, 35.26 years; 1924, 35.9 years; 1925, 36.4 years; 1926, 37.22 years; 1927, 38.06 years.

Number of payments: 1917 to 1920, 5 each year. 1920, 6; 1921, 6; 1922 to 1927, 4 each year.

Benefits paid in 1917, $235,449.19; 1918, $309,431.85; 1919, $326,196.29; 1920, $304,639.42; 1921, $285,607.42; 1922, $420,918.74; 1923, $427,983; 1924, $440,931.48; 1925, $467,695.72; 1926, $482,759.25.

Insurance in force, Jan. 1, 1918, $16,404,800; 1919, $16,872,900; 1920, $20,161,400; 1921, $21,872,400; 1922, $22,136,600; 1923, $21,531,100; 1924, $21,877,700; 1925, $22,123,000; 1926, $22,078,500; 1927, $21,166,800.

Benefit membership, Jan. 1, 1918, 59,500; 1919, 63,638; 1920, 75,450; 1921, 81,576; 1922, 83,106; 1923, 80,960; 1924, 82,824; 1925, 84,477; 1926, 84,791; 1927, 81,208.

Subordinate lodges, Jan. 1, 1918, 602; 1919, 593; 1920, 612; 1921, 649; 1922, 693; 1923, 678; 1924, 683; 1925, 693; 1926, 705; 1927, 687.

Total assets, Jan. 1, 1927, $4,149,859.99.

Total liabilities, Jan. 1, 1927, $96,079.12.

Special Features: Men and women admitted. Ratio of actual to expected mortality, 79%. Maintains a sanatorium at Liberty, N. Y. for members suffering from tuberculosis. Members are entitled to free treatment of nine months. Interest rate realized, 4.66 per cent.

Workmen's Sick and Death Benefit Fund

Supreme Office, 9 Seventh St., New York, N. Y. Organized 1884.

William Meyer, *Chairman*, New York, N. Y.
William Spuhr, *Financial Secretary*, New York, N. Y.
Stephen Bacher, *Treasurer*, Brooklyn, N. Y.
Morris Hillquit, *General Counsel*, New York, N. Y.

Commenced business as an order, October 19, 1884.

Issues certificates for $250 at a cost of thirty-nine cents per month without regard to age or occupation, effective Jan. 1, 1924.

Expense of management provided by monthly per capita tax.

Cost of management, 1921, $44,853.61; 1922, $42,801.94; 1923, $62,657.96; 1924, $59,851.50; 1925, $51,143.44; 1926, $53,193.17.

Cost of management per member, 1921, $0.84; 1922, $0.80; 1923, $1.15; 1924, $1.07; 1925, $0.90; 1926, $0.91.

Deaths per 1,000 benefit members, 1921, 11.5; 1922, 12; 1923, 14; 1924, 14; 1925, 14; 1926, 14.7.

Average age, Jan. 1, 1922, 45.5 years; 1923, 46.25 years; 1924, 46.08 years; 1925, 46.22 years; 1926, 46.18 years; 1927, 46.8 years.

Number of payments: 1922, 12; 1923, 13; 1924 to 1927, 12 each year.

Amount collected per 1,000 each year: 1922 to 1926, $13.92, all ages.

Death benefits paid in 1921, $150,255.45; other benefits, $310,171.55; 1922, $164,352.41; other benefits, $372,733.50; 1923, $185,413.16; other benefits, $379,531.20; 1924, $193,666.37; other benefits, $427,956.65; 1925, $194,889.15; other benefits, $460,561.25; 1926, $210,066.72; other benefits, $516,274.80.

Insurance in force, Jan. 1, 1922, $13,378,500; 1923, $13,284,750; 1924, $13,569,750; 1925, $13,957,500; 1926, $14,278,750; 1927, $14,622,750.

Benefit membership, Jan. 1, 1922, 53,514; 1923, 53,139; 1924, 54,279; 1925, 55,830; 1926, 57,115; 1927, 58,491.

Subordinate lodges, Jan. 1, 1921, 345; 1922, 345; 1923, 346; 1924, 347; 1925, 349; 1926, 346; 1927, 348.

Total assets, Jan. 1, 1927, $2,728,652.73.

Total liabilities, Jan. 1, 1927, $72,525.47.

SPECIAL FEATURES: Constitution provides for sick and accident benefits from the beginning of illness. Interest rate realized, 5%. Actual to expected mortality, 100.5%. JURISDICTION: United States.

Zivena Beneficial Society

Home Office, Braddock, Pa. Organized 1891.

MRS. M. WOLARIK, *President*, Brooksville, Fla.

MISS RUBY JELINEK, *Secretary*, Braddock, Pa.

Commenced business as an order, July 19, 1891.

Issues whole life certificates for $250 to $1,000 on American Experience net level rates.

Cost of management provided by per capita tax.

Deaths per 1,000 benefit members in 1924, 12.31; 1925, 13.54; 1926, 12.2.

Number of payments: 1924 to 1927, 12 each year.

Amount collected per $1,000 each year: 1924 to 1927, age 30, $19.32; age 35, $22.08; age 40, $25.80.

Benefits paid in 1924, $74,457.60; 1925, $83,116.66; 1926, $79,642.67.

Insurance in force, Jan. 1, 1925, $6,230,750; 1926, $6,335,750; 1927, $6,527,000.

Benefit membership, Jan. 1, 1925, 6,896; 1926, 7,042; 1927, 7,277.

Subordinate lodges, Jan. 1, 1925, 158; 1926, 162; 1927, 165.

Total assets, Jan. 1, 1927, $425,022.22.

Total liabilities, Jan. 1, 1927, $47,175.36.

*United Workmen, Ancient Order of (Washington)

Grand Lodge, 1409 Ninth Ave., Seattle, Wash. Organized 1879.

J. F. FOGARTY, *Grand Master Workman*, Seattle, Wash.

J. H. HEMER, *Grand Recorder*, Seattle, Wash.

C. C. WHITEHEAD, *Grand Treasurer*, Tacoma, Wash.

D. F. SELLS, M. D., *Grand Medical Examiner*, Spokane, Wash.

S. J. CHADWICK, *General Counsel*, Seattle, Wash.

Commenced business as an order, January 31, 1879.

Issues certificates for $500 to $3,000 on rates according to the National Fraternal Congress Table of Mortality. These net rates were adopted in 1911 for all new members and those transferring from the old plan. In March, 1924, all classified members were placed on these rates.

Expense of management provided for by per capita tax of $2.00 per annum and 75 per cent of first year's payments.

* Report received too late to classify alphabetically.

Cost of management, 1917, $12,271.04; 1918, $14,157.74; 1919, $15,338.42; 1920, $22,322.61; 1921, $16,906.74; 1922, $12,919.68; 1923, $18,696.92; 1924, $28,361.13; 1925, $29,927.97; 1926, $33,984.52.

Cost of management per member, 1917, $1.97; 1918, $2.48; 1919, $2.70; 1920, $3.85; 1921, $2.95; 1922, $2.27; 1923, $3.00; 1924, $5.00; 1925, $5.16; 1926, $5.70.

Deaths per 1,000 benefit members, 1917, 12; 1918, 16; 1919, 21; 1920, 19; 1921, 17.8; 1922, 21; 1923, 20; 1924, 20; 1925, 20; 1926, 17.

Number of payments, 1917 to 1927, 12 each year.

Benefits paid in 1917, $135,104.35; 1918, $167,966.54; 1919, $210,-208.80; 1920, $183,753.22; 1921, $176,673.56; 1922, $199,156.95; 1923, $199,473.10; 1924, $157,618.40; 1925, $148,003; 1926, $143,317.50.

Insurance in force, Jan. 1, 1918, $9,443,500; 1919, $9,351,000; 1920, $9,270,500; 1921, $9,399,000; 1922, $8,955,500; 1923, $8,956,000; 1924, $8,896,000; 1925, $7,445,563; 1926, $7,587,782; 1926, $7,404,574.

Benefit membership, Jan. 1, 1918, 5,702; 1919, 5,612; 1920, 5,682; 1921, 5,835; 1922, 5,637; 1923, 5,722; 1924, 5,840; 1925, 5,648; 1926, 5,872; 1927, 5,877.

Subordinate lodges, Jan. 1, 1918, 70; 1919, 69; 1920, 69; 1921, 67; 1922, 66; 1923, 63; 1924, 61; 1925, 59; 1926, 60; 1927, 60.

Total assets, Jan. 1, 1927, $1,196,244.64.

SPECIAL FEATURES: Issue ten, fifteen and twenty-year life certificates on N. F. C. Rates. Valuation on N. F. C. table 109.89%. Valuation surplus, $150,000. Annuity plan members stop paying at age 70 and receive ten per cent of certificate each year until paid. Also issues cumulative certificates with loan feature on American Experience table. Whole life certificates provide for paid-up and extended insurance features after three years membership.

Insurable Value of a Life

The following table gives the expectation of life in round numbers (Col. A) and the insurable value of a life on the basis of $1,000 net income over personal expenses (Col. B). If the net income is more, or less, than $1,000 the insurable value can be computed in proportion. The assumed rate of interest is four per cent. It shows that the average protection carried is much less than the probable value to family and dependents.

Age	Col. A	Col. B	Age	Col. A	Col. B	Age	Col. A	Col. B
25	39	$19,584	37–38	30	$17,292	49	22	$14,451
26	38	19,367	39	29	16,983	50	21	14,029
27–28	37	19,142	40	28	16,663	51	20	13,590
29	36	18,908	41–42	27	16,329	52–53	19	13,134
30–31	35	18,664	43	26	15,982	54	18	12,659
32	34	18,411	44–45	25	15,622	55–56	17	12,165
33–34	33	18,147	46	24	15,247	57	16	11,652
35	32	17,873	47	23	14,856	58–59	15	11,118
36	31	17,588	48	22	14,451	60	14	10,563

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Facts and Figures Pertaining to the Principal Fraternal or Secret Societies Not Furnishing Insurance as a Special Feature

ANCIENT ORDER FREE AND ACCEPTED MASONS

Total membership in the United States and Canada, 3,384,748. Royal Arch Masons, 923,750. Nobles of the Mystic Shrine, 572,112. Knights Templar, 453,195; Mystic Order Veiled Prophets, 150,000. Membership in Latin-America, 72,611; in Australasia, 162,714; in the United Kingdon, 468,000; in Continental Europe, 307,461.

The Sovereign Grand Consistory has had a continuous existence of one hundred fourteen years, with its Grand Orient at New York, where, under the protection of the Grand Orient of France, it was organized. It has fraternal relations throughout the confines of Freemasonry. The membership of the Ancient Accepted Scottish Rite Masons is 277,874, Northern Division; 249,651, Southern Division. The Ancient Arabic Order of the Nobles of the Mystic Shrine is not a regular Masonic body, but its membership (572,112) is composed strictly of Masons who have reached the 32nd degree A. A. S. Rite or Knights Templar in good standing. Total membership in the world, 4,459,621.

INDEPENDENT ORDER OF ODD FELLOWS

The membership of the Independent Order of Odd Fellows, which comprises the Grand Lodges of Australasia, Germany, Denmark, Sweden, Switzerland and the Netherlands, is 86,092. Benefits paid, $239,607,005. Grand Sire, L. J. Eastin, St. Joseph, Mo.; J. Edward Kroh, Grand Secretary, Baltimore, Md. The first lodge was organized in England in 1745. The numerical standing of American membership, excluding the Manchester Unity of Odd Fellows, is 1,786,172. Manchester Unity, 1,521,928. Encampment Branch and Rebekah Lodges, 1,390,116.

ORDER OF EASTERN STAR

Founded 1876. Mrs. Minnie E. Keyes, Grand Secretary, Masonic Temple, Washington, D. C. Chapters, 15,000. Membership.....2,000,000

ANCIENT ORDER OF FORESTERS

Secretary, A. Martin, 80 Church St., Toronto, Ont.
Canadian membership, 12,347; total membership, 1,500,000.

INDEPENDENT ORDER OF THE RECHABITES

Founded in England in 1835; America, 1842. J. C. Moore, High Tent Secretary, 802 K St. N. W., Washington, D. C. Membership.....1,105,000

KNIGHTS OF PYTHIAS, SUPREME LODGE

Established February, 1864. Harry M. Love, Supreme Keeper of Records and Seal, 754 Security Bldg., Minneapolis, Minn.; Lodges, 6,500. Total membership, 850,000. Membership of Insurance Branch, 89,376. Representing insurance of $120,712,424. Benefits paid, $63,000,000.

BENEVOLENT AND PROTECTIVE ORDER OF ELKS

Founded 1868. Lodges, 1,500. Membership, 950,000. Grand Exalted Ruler, C. H. Grakelow, Philadelphia, Pa; Secretary, Fred C. Robinson, 2750 Lake View Ave., Chicago.

BOY SCOUTS OF AMERICA

Founded, 1910. Chief Scout Executive, Jas. E. West, 200 Fifth Ave., New York, N. Y. Membership..... 811,095

AMERICAN LEGION

Founded, 1919. Patriotic society of soldiers, sailors and marines of the Great War. Legion Commander, Howard P. Savage; Director of Administration, John H. Hilkene, Indianapolis, Ind. Posts, 1,100. Membership..... 688,410

LOYAL ORDER OF MOOSE OF THE WORLD

Founded, 1888. Jurisdiction: United States, Canada, Philippines, Australia, South Africa, Great Britain, Cuba and Germany. Promulgated in every civilized country controlled by the Caucasian race. James J. Davis, Director General, Washington, D. C.; Norman G. Heyd, Supreme Dictator, Toronto, Ont.; Rodney H. Brandon, Executive Secretary, Mooseheart, Ill. Geo. N. Warde, Supreme Secretary, Mooseheart, Ill. Lodges, 2,846. Benefits paid, $23,386,539. Membership..... 624,914

INDEPENDENT ORDER OF GOOD TEMPLARS

Membership..... 600,000

FRATERNAL ORDER OF EAGLES

Founded, 1898. C. C. Guenther, Grand Worthy President, Pittsburgh, Pa.; John S. Parry, Grand Secretary, 200 Gumbel Bldg., Kansas City, Mo.; Lodges, 1,141. Insurance Department, Conrad H. Mann, Chairman, Insurance Board.
Membership..... 543,009

IMPROVED ORDER OF RED MEN

Founded, 1763. Reorganized in 1834. H. F. Stetser, Great Chief of Records, Philadelphia, Pa. Lodges, 4,500. Membership..... 500,000

JUNIOR ORDER OF UNITED AMERICAN MECHANICS

Founded, 1853. Secretary, Jas. L. Wilmeth, Box 874, Philadelphia, Pa. Councils, 2,850. Benefits paid since organization, $16,304,948. Membership..... 337,000

UNITED ANCIENT ORDER OF DRUIDS

Founded in England, 1781; in America, 1830. C. G. N. Geider, Supreme Secretary, 29 S. Delaware St., Indianapolis, Ind. Membership in America, 30,000. Lodges, 150. Members elsewhere 300,000

PATRIOTIC ORDER SONS OF AMERICA

Founded, 1847. G. H. Moyer, National President, Lebanon, Pa.; H. A. Miller, Secretary, 1157 Butler St., Easton, Pa.. Lodges, 1,500. Membership 251,000

WOMAN'S RELIEF CORPS

Auxiliary to the Grand Army of the Republic. Membership..... 200,000

FRATERNAL ORDER OF ORIOLES

Founded, 1910. W. J. Evans, President, Buffalo, N. Y.; Charles F. Pfaffman, Supreme Secretary, Brisbane Bldg., Buffalo, N. Y., Lodges, 208. Membership..... 145,000

FORESTERS OF AMERICA

Founded, 1790. D. J. Murphy, Supreme Chief Ranger, Lowell, Mass.; T. M. Donnelly, Supreme Secretary, 591 Summit Ave., Jersey City, N. J. Limited to the United States. Lodges, 1,045. Benefits paid, $65,000,000. Membership... 143,570

ANCIENT ORDER OF HIBERNIANS

Founded, 1831. National President, M. Donohoe, Philadelphia, Pa.; National Secretary, M. W. Delaney, 937 W. 54th Place, Chicago, Ill. Membership... 113,000

SONS AND DAUGHTERS OF LIBERTY

Founded, 1875. W. V. Edkins, Secretary, 1604 East Passyunk Ave., Philadelphia, Pa. Lodges, 774. Membership..... 109,304

FUNERAL BENEFIT ASSOCIATION

Founded, 1895. L. F. Stees, Secretary, Philadelphia, Pa. Membership 89,377

KNIGHTS AND LADIES OF THE GOLDEN EAGLE

Founded in 1873. Established in twenty-six states. John B. Pearce, Secretary, 814–816 N. Broad St., Philadelphia, Pa. Lodges, 815. Benefits paid, $10,363,770. Membership..... 70,000

KNIGHTS OF MALTA, ANCIENT AND ILLUSTRIOUS ORDER

Founded in Jerusalem, 1048; in America, 1889. Frank Gray, P. S. C., Supreme Recorder, Broad and Arch Sts., Philadelphia, Pa. Membership..... 65,000

ORDER OF OWLS

Organized, 1904. John H. Talbot, Supreme President, South Bend, Ind.; Frank W. Bailey, Supreme Secretary, South Bend, Ind. Lodges, 600. Membership over 60,000

SONS OF UNION VETERANS OF THE CIVIL WAR

Organized, 1881. Composed of lineal descendants of honorably discharged soldiers, sailors and marines of the late Civil War. Secretary, H. H. Hammer, Reading, Pa. Membership..... 60,000

PATRIOTIC ORDER OF AMERICANS

Founded, 1897. Mrs. M. M. Bowker, Secretary, 427 Elm Ave., Riverton, N. J. Lodges, 576. Membership..... 60,000

GRAND ARMY OF THE REPUBLIC

First post organized in 1866. Total membership..... 55,000

LOYAL ORANGE INSTITUTION

Founded, 1688. Wm. J. Kirkland, Supreme Grand Secretary, 229 Rhode Island Ave., N. W., Washington, D. C. Lodges, 382. Membership..... 36,016

DAMES OF MALTA

Founded, 1902. L. D. Woodington, Secretary, 1345 Arch St., Philadelphia, Pa. Membership..... 28,000

ROYAL KNIGHTS OF KING DAVID

Founded, 1883. President, J. L. Pearson, Durham, N. C.; Secretary, W. G. Pearson, Durham, N. C. Membership..... 27,041

FRATERNAL PATRIOTIC AMERICANS

Founded, 1913. John Heizenroeder, State Councilor, Pittsburgh, Pa.; C. W. Brinser, State Secretary, 509 Franklin Bldg., Philadelphia, Pa. Councils, 135. Benefits paid, $1,785,815. Membership..... 24,500

ORDER OF THE STAR OF BETHLEHEM

Founded in America, 1691. Reorganized, 1884. F. C. Reichlin, Eminent Grand Commander, Detroit, Mich.; T. C. Crowe, Eminent Grand Scribe, 3694 Helen Ave., Detroit, Mich. Lodges, 250. Membership..... 23,000

FRATERNAL ORDER BEAVERS

Founded, 1919. Joseph Gildea, Supreme Master Beaver, Norristown, Pa.; R. F. Webster, Supreme Secretary and Director-General, Columbia Bldg., Philadelphia, Pa. Lodges, 54. Membership..... 18,000

LOYAL ORDER OF BUFFALOS

Founded, 1911. Secretary, I. P. Snyder, 33 41st St., Irvington, N. J. Lodges, 53. Membership..... 17,443

L'ORDRE DES FORESTIERS FRANCO-AMERICAINS

Founded, 1906. Supreme Chief, T. Leboeuf, Webster, Mass.; Secretary, W. J. Mathieu, Box 147, Woonsocket, R. I. Lodges, 130. Membership..... 11,135

AMERICAN BROTHERHOOD, U. S. A.

Founded, December 16, 1916. Lewis M. Jones, Supreme Supervisor, 1414 Capitol Bldg., Chicago, Ill. Lodges. Membership..... 5,600

SONS AND DAUGHTERS OF AMERICA

Incorporated March 4, 1922. National Headquarters, 830 Sixth Ave., Des Moines, Iowa. Harry G. Rogers, National President, Des Moines, Iowa; Miss Bess Randolph, National Secretary, Des Moines, Iowa.
Membership..... 3,000

AMERICAN HOME WATCHMEN

Founded, 1909. Dr. Moore Sanborn, President; Beryl K. Sanborn, Secretary, Franklin, Pa. Benefits paid, $83,619.13. Lodges, 73. Membership..... 2,273

NATIONAL ORDER OF COWBOY RANGERS

Founded, 1914. A. U. Mayfield, President, Denver, Col.; Denna Allbery, Secretary, 1433 Champa St., Denver, Col. Membership..... 2,065

LOYAL ORDER OF DEER

Founded, 1924. Alvin D. Warmpold, President, Cleveland, O.; A. M. Camble, Secretary, 619 National Bldg., Cleveland, O. Lodges, 7. Membership..... 1,800

AMERICAN ORDER OF THE SQUARE

Founded, 1921. Supreme Master, John A. J. Papineau, Rochester, N. Y.; Supreme Secretary, M. L. Todd, Rochester, N. Y. Councils, 4. Membership..... 746

KNIGHTS AND LADIES ORDER OF THE CROSS

Founded, 1921. President, Col. Geo. W. Poague, Chattanooga, Tenn.; Secretary, M. L. Myers, Chattanooga, Tenn. Membership..... 625

Aggregate membership of foregoing organizations..... 29,353,847

INTEREST TABLE

To find the interest on a given sum, for any number of days at any rate of interest:

At 3 per cent multiply the principal by the number of days and divide by..... 120
At 4 per cent, as above and divide by..... 90
At 5 per cent, as above and divide by..... 72
At 6 per cent, as above and divide by..... 60
At 7 per cent, as above and divide by..... 52
At 8 per cent, as above and divide by..... 45
At 9 per cent, as above and divide by..... 40
At 10 per cent, as above and divide by..... 36

More complete interest tables found elsewhere in this volume.

Table of Height, Weight and Chest—Various Ages

Height Ft.	Height In.	Vital Capacity of Chest in Inches	15 to 24	25 to 30	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 to 69
5	0	33½	120	125	128	131	133	134	134	134	131	.....
5	1	34	122	126	129	131	134	136	136	136	134	.....
5	2	35	124	128	131	133	136	138	138	138	137	.....
5	3	36	127	131	134	136	139	141	141	141	140	140
5	4	36½	131	135	138	140	143	144	145	145	144	143
5	5	37	132	138	141	143	146	147	149	149	148	147
5	6	37½	138	142	145	147	150	151	153	153	153	151
5	7	38	142	147	150	152	155	156	158	158	158	156
5	8	38½	146	151	154	157	160	161	163	163	163	162
5	9	39	150	155	159	162	165	166	167	168	168	168
5	10	39½	154	159	164	167	170	171	172	173	174	174
5	11	40½	159	164	169	173	175	177	177	178	180	180
6	0	41	165	170	175	179	180	183	183	183	185	185
6	1	41½	170	177	181	185	186	189	189	189	189	189
6	2	42	176	184	188	192	194	196	194	194	192	192
6	3	42½	181	190	195	200	203	204	201	198	.....	.....

DEPOSIT TABLE

The Sum of Money which must Annually be Invested at Compound Interest for a Period of 1 to 50 Years to Amount to $1,000.

Year	3 Per Cent	3½ Per Cent	4 Per Cent	4½ Per Cent	5 Per Cent	6 Per Cent	Year
1	$970.87	$966.18	$961.54	$956.94	$952.38	$943.40	1
2	478.26	474.79	471.34	467.95	464.58	457.96	2
3	314.11	311.05	308.02	305.05	302.11	296.33	3
4	232.07	229.23	226.43	223.68	220.97	215.65	4
5	182.87	180.17	177.53	174.92	172.36	167.36	5
6	150.09	147.51	144.96	142.47	140.02	135.25	6
7	126.71	124.20	121.74	119.33	116.97	112.39	7
8	109.18	106.74	104.35	102.02	99.73	95.32	8
9	95.57	93.19	90.86	88.59	86.37	82.10	9
10	84.69	82.36	80.09	77.88	75.72	71.57	10
11	75.80	73.52	71.30	67.14	67.04	63.01	11
12	68.41	66.17	63.99	61.88	59.83	55.92	12
13	62.17	59.96	57.83	55.77	53.77	49.96	13
14	56.82	54.66	52.57	50.55	48.59	44.89	14
15	52.20	50.07	48.02	46.04	44.14	40.53	15
16	48.16	46.07	44.06	42.12	40.26	36.75	16
17	44.61	42.55	40.58	38.68	36.86	33.44	17
18	41.46	39.44	37.49	35.63	33.85	30.63	18
19	38.65	36.36	34.75	32.93	31.19	27.94	19
20	36.13	34.17	32.29	30.50	28.80	25.65	20
21	33.86	31.92	30.08	28.33	26.66	23.59	21
22	31.79	29.89	28.08	26.36	24.73	21.74	22
23	29.92	28.04	26.26	24.58	22.99	20.07	23
24	28.20	26.35	24.60	22.95	21.40	18.57	24
25	26.63	24.81	23.09	21.47	19.95	17.20	25
26	25.18	23.39	21.70	20.12	18.63	15.95	26
27	23.85	22.08	20.42	18.87	17.42	14.81	27
28	22.61	20.87	19.24	17.72	16.31	13.77	28
29	21.47	19.75	18.15	16.66	15.28	12.81	29
30	20.41	18.72	17.14	15.69	14.33	11.93	30
31	19.42	17.75	16.21	14.78	13.46	11.12	31
32	18.49	16.85	15.34	13.94	12.65	10.38	32
33	17.63	16.01	14.52	13.15	11.90	9.69	33
34	16.82	15.23	13.76	12.42	11.20	9.06	34
35	16.06	14.49	13.06	11.74	10.54	8.47	35
36	15.34	13.80	12.39	11.11	9.94	7.92	36
37	14.67	13.15	11.77	10.51	9.37	7.41	37
38	14.04	12.54	11.18	9.95	8.84	6.94	38
39	13.44	11.97	10.64	9.43	8.35	6.50	39
40	12.88	11.43	10.12	8.94	7.88	6.10	40
41	12.34	10.92	9.63	8.48	7.45	5.72	41
42	11.84	10.43	9.17	8.04	7.04	5.36	42
43	11.36	9.98	8.74	7.64	6.60	5.03	43
44	10.90	9.54	8.33	7.25	6.30	4.72	44
45	10.47	9.13	7.94	6.89	5.97	4.43	45
46	10.06	8.75	7.58	6.55	5.65	4.17	46
47	9.67	8.38	7.23	6.23	5.35	3.92	47
48	9.30	8.03	6.91	5.92	5.06	3.68	48
49	8.94	7.69	6.59	5.63	4.80	3.46	49
50	8.61	7.38	6.30	5.36	4.55	3.25	50

First Year Preliminary Term Net Premiums per $1,000—20 Pay Life American Experience 4%.

Age	Annual 1st Year	Renewals	Monthly 1st Year	Renewals
15	$ 7.34	$18.14	$0.63	$1.55
16	7.37	18.41	.63	1.57
17	7.39	18.70	.63	1.60
18	7.43	19.00	.64	1.62
19	7.47	19.32	.64	1.65
20	7.50	19.65	.64	1.68
21	7.55	19.99	.65	1.71
22	7.60	20.34	.65	1.74
23	7.65	20.71	.66	1.77
24	7.70	21.10	.66	1.80
25	7.75	21.50	.66	1.84
26	7.82	21.92	.67	1.87
27	7.88	22.36	.68	1.91
28	7.95	22.82	.68	1.95
29	8.02	23.29	.69	1.99
30	8.10	23.79	.69	2.03
31	8.18	24.31	.70	2.08
32	8.28	24.85	.71	2.12
33	8.38	25.42	.72	2.17
34	8.49	26.02	.73	2.22
35	8.60	26.64	.74	2.28
36	8.74	27.30	.75	2.33
37	8.86	27.98	.76	2.39
38	9.05	28.70	.77	2.45
39	9.22	29.46	.79	2.52
40	9.42	30.25	.81	2.59
41	9.62	31.09	.82	2.66
42	9.86	31.97	.84	2.74
43	10.11	32.91	.87	2.82
44	10.41	33.89	.89	2.90
45	10.73	34.94	.92	2.99
46	11.12	36.04	.95	3.09
47	11.54	37.22	.99	3.19
48	12.03	38.46	1.03	3.30
49	12.60	39.79	1.08	3.42
50	13.25	41.19	1.14	3.54
51	13.98	42.68	1.20	3.67
52	14.80	44.28	1.27	3.81
53	15.70	45.97	1.35	3.96
54	16.73	47.78	1.43	4.12
55	17.86	49.72	1.53	4.29
56	19.12	51.80	1.64	4.48
57	20.51	54.02	1.76	4.68
58	22.05	56.41	1.89	4.89
59	23.77	58.98	2.04	5.12
60	25.67	61.74	2.21	5.37
61	27.77	64.71	2.39	5.64
62	30.09	67.91	2.60	5.93
63	32.64	71.37	2.81	6.24
64	35.46	75.11	3.06	6.59
65	38.59	79.15	3.34	6.96
66	42.03	83.52	3.64	7.36
67	45.81	88.24	3.97	7.80
68	50.00	93.35	4.35	8.27
69	54.58	98.88	4.76	8.79
70	59.61	104.85	5.21	9.35

NOTE:—On this plan the net renewal premiums are at the rates for nineteen-payment life insurance for an age one year greater than the entry age.

COMPOUND INTEREST TABLE—One Dollar Principal

Amount of One Dollar at the end of any year from 1 to 45. Interest at the following rates, compounded annually.

Years	3 per cent	3½ per cent	4 per cent	4½ per cent	5 per cent	5½ per cent	6 per cent	6½ per cent	7 per cent
1	$1.030	$1.035	$1.040	$1.045	$1.050	$1.055	$1.060	$1.065	$1.070
2	1.061	1.071	1.082	1.092	1.103	1.113	1.124	1.134	1.145
3	1.093	1.109	1.125	1.141	1.158	1.174	1.191	1.208	1.225
4	1.126	1.148	1.170	1.193	1.216	1.239	1.262	1.286	1.311
5	1.159	1.188	1.217	1.246	1.276	1.307	1.338	1.370	1.403
6	1.194	1.229	1.265	1.302	1.340	1.379	1.419	1.459	1.501
7	1.230	1.272	1.316	1.361	1.407	1.455	1.504	1.554	1.606
8	1.267	1.317	1.369	1.422	1.477	1.535	1.594	1.655	1.718
9	1.305	1.363	1.423	1.486	1.551	1.619	1.689	1.763	1.838
10	1.344	1.411	1.480	1.553	1.629	1.708	1.791	1.877	1.967
11	1.384	1.460	1.539	1.623	1.710	1.802	1.898	1.999	2.105
12	1.426	1.511	1.601	1.696	1.796	1.901	2.012	2.129	2.252
13	1.469	1.564	1.665	1.772	1.886	2.006	2.133	2.267	2.410
14	1.513	1.619	1.732	1.852	1.980	2.116	2.261	2.415	2.579
15	1.558	1.675	1.801	1.935	2.079	2.232	2.397	2.572	2.759
16	1.605	1.734	1.873	2.022	2.183	2.355	2.540	2.739	2.952
17	1.653	1.795	1.938	2.113	2.292	2.485	2.693	2.917	3.159
18	1.702	1.857	2.026	2.208	2.407	2.621	2.854	3.107	3.380
19	1.754	1.923	2.107	2.308	2.527	2.766	3.026	3.309	3.617
20	1.806	1.990	2.191	2.412	2.653	2.918	3.207	3.524	3.870
21	1.860	2.059	2.279	2.520	2.786	3.078	3.400	3.753	4.141
22	1.916	2.132	2.370	2.634	2.925	3.248	3.604	3.997	4.430
23	1.974	2.206	2.465	2.752	3.072	3.426	3.820	4.256	4.741
24	2.033	2.283	2.563	2.876	3.225	3.615	4.049	4.533	5.072
25	2.094	2.363	2.666	3.005	3.386	3.813	4.292	4.828	5.427
26	2.157	2.446	2.772	3.141	3.556	4.023	4.549	5.141	5.807
27	2.221	2.532	2.883	3.282	3.734	4.244	4.822	5.476	6.214
28	2.288	2.620	2.999	3.430	3.920	4.478	5.112	5.832	6.649
29	2.357	2.712	3.119	3.584	4.116	4.724	5.418	6.211	7.114
30	2.427	2.807	3.243	3.745	4.322	4.984	5.744	6.614	7.612
31	2.500	2.905	3.373	3.914	4.538	5.258	6.088	7.044	8.145
32	2.575	3.007	3.508	4.090	4.765	5.547	6.453	7.502	8.715
33	2.652	3.112	3.648	4.274	5.003	5.852	6.841	7.990	9.325
34	2.732	3.221	3.794	4.466	5.253	6.174	7.251	8.508	9.978
35	2.814	3.334	3.946	4.667	5.516	6.514	7.686	9.062	10.677
36	2.898	3.450	4.104	4.877	5.792	6.872	8.147	9.651	11.424
37	2.985	3.571	4.268	5.097	6.081	7.250	8.636	10.279	12.224
38	3.075	3.696	4.439	5.326	6.386	7.649	9.154	10.947	13.079
39	3.167	3.825	4.616	5.566	6.705	8.069	9.704	11.658	13.995
40	3.262	3.959	4.801	5.816	7.040	8.513	10.286	12.416	14.975
41	3.360	4.098	4.993	6.078	7.392	8.982	10.903	13.223	16.023
42	3.461	4.241	5.193	6.352	7.762	9.476	11.557	14.083	17.144
43	3.565	4.390	5.401	6.637	8.150	9.997	12.251	14.998	18.344
44	3.672	4.543	5.617	6.936	8.557	10.547	12.986	15.973	19.629
45	3.782	4.702	5.841	7.248	8.985	11.127	13.765	17.011	21.003

To find the sum to which a given amount will increase at compound interest, at any of the rates per cent. and number of years expressed in the above table: Multiply the given amount by the sum to which one dollar will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

COMPOUND INTEREST TABLE

Showing the Amount of $1 Saved per Annum at the End of from 1 to 50 Years, at Various Rates of Interest

End of Year	3 per cent	4 per cent	4½ per cent	5 per cent	6 per cent	7 per cent
1	$ 1.030	$ 1.040	$ 1.045	$ 1.050	$ 1.060	$ 1.070
2	2.091	2.122	2.137	2.153	2.184	2.215
3	3.184	3.247	3.278	3.310	3.375	3.440
4	4.309	4.416	4.471	4.526	4.637	4.751
5	5.468	5.633	5.717	5.802	5.975	6.153
6	6.663	6.898	7.019	7.142	7.394	7.654
7	7.892	8.214	8.380	8.549	8.898	9.260
8	9.159	9.583	9.802	10.027	10.491	10.978
9	10.464	11.006	11.288	11.578	12.181	12.816
10	11.808	12.486	12.841	13.207	13.972	14.784
11	13.192	14.026	14.464	14.917	15.870	16.889
12	14.618	15.627	16.160	16.713	17.882	19.141
13	16.086	17.292	17.932	18.599	20.015	21.551
14	17.599	19.024	19.784	20.579	22.276	24.129
15	19.157	20.825	21.719	22.685	24.673	26.888
16	20.762	22.698	23.742	24.840	27.213	29.840
17	22.414	24.645	25.855	27.132	29.906	32.999
18	24.117	26.671	28.064	29.539	32.760	36.379
19	25.870	28.778	30.371	32.066	35.786	39.996
20	27.677	30.969	32.783	34.719	38.993	43.865
21	29.537	33.248	35.303	37.505	42.392	48.006
22	31.453	35.618	37.937	40.431	45.996	52.436
23	33.427	38.083	40.689	43.502	49.816	57.177
24	35.459	40.646	43.565	46.727	53.865	62.249
25	37.553	43.312	46.571	50.114	58.156	67.677
26	39.710	46.084	49.711	53.669	62.706	73.484
27	41.931	48.968	52.993	57.403	67.528	79.698
28	44.219	51.966	56.423	61.323	72.640	86.347
29	46.575	55.085	60.007	65.439	78.058	93.461
30	49.003	58.328	63.752	69.761	83.802	101.073
31	51.503	61.702	67.666	74.299	89.890	109.218
32	54.078	65.210	71.756	79.064	96.343	117.933
33	56.730	68.858	76.030	84.067	103.184	127.259
34	59.462	72.652	80.497	89.320	110.435	137.237
35	62.276	76.598	85.164	94.836	118.121	147.914
36	65.174	80.702	90.041	100.628	126.268	159.337
37	68.159	84.970	95.138	106.710	134.904	171.561
38	71.234	89.400	100.464	113.095	144.059	184.640
39	74.401	94.026	106.030	119.800	153.762	198.635
40	77.663	98.827	111.847	126.840	164.048	213.610
41	81.023	103.820	117.925	134.232	174.951	229.632
42	84.484	109.012	124.276	141.993	186.508	246.777
43	88.048	114.413	130.914	150.143	198.758	265.121
44	91.720	120.029	137.850	158.700	211.744	284.749
45	95.502	125.871	145.098	167.685	225.508	305.752
46	99.397	131.945	152.673	177.119	240.099	328.224
47	103.408	138.263	160.588	187.025	255.565	352.270
48	107.541	144.834	168.859	197.427	271.958	377.999
49	111.797	151.667	177.503	208.348	289.336	405.529
50	116.181	158.774	186.536	219.815	307.756	434.986

COMPOUND DISCOUNT TABLE

Showing the present value of One Dollar per year to be received at the end of each year for the number of years specified, discounted at various rates of interest.

End of Year	3 Per Cent	3½ Per Cent	4 Per Cent	4½ Per Cent	5 Per Cent	6 Per Cent
1	0.9709	0.9662	0.9615	0.9569	0.9524	0.9434
2	1.9135	1.8997	1.8861	1.8727	1.8594	1.8334
3	2.8286	2.8016	2.7751	2.7490	2.7232	2.6730
4	3.7171	3.6731	3.6299	3.5875	3.5460	3.4651
5	4.5797	4.5151	4.4518	4.3900	4.3295	4.2124
6	5.4172	5.3286	5.2421	5.1579	5.0757	4.9173
7	6.2303	6.1145	6.0021	5.8927	5.7864	5.5824
8	7.0197	6.8740	6.7327	6.5959	6.4632	6.2098
9	7.7861	7.6077	7.4353	7.2688	7.1078	6.8017
10	8.5302	8.3166	8.1109	7.9127	7.7217	7.3601
11	9.2526	9.0016	8.7605	8.5289	8.3064	7.8869
12	9.9540	9.6633	9.3851	9.1186	8.8633	8.3838
13	10.6350	10.3027	9.9856	9.6829	9.3936	8.8527
14	11.2961	10.9205	10.5631	10.2228	9.8986	9.2950
15	11.9379	11.5174	11.1184	10.7395	10.3797	9.7122
16	12.5611	12.0941	11.6523	11.2340	10.8378	10.1059
17	13.1661	12.6513	12.1657	11.7072	11.2741	10.4773
18	13.7535	13.1897	12.6593	12.1600	11.6896	10.8276
19	14.3238	13.7098	13.1339	12.5933	12.0853	11.1581
20	14.8775	14.2124	13.5903	13.0079	12.4622	11.4699
21	15.4150	14.6980	14.0292	13.4047	12.8212	11.7641
22	15.9369	15.1671	14.4511	13.7844	13.1630	12.0416
23	16.4436	15.6204	14.8568	14.1478	13.4886	12.3034
24	16.9355	16.0584	15.2470	14.4955	13.7986	12.5504
25	17.4131	16.4815	15.6221	14.8282	14.0939	12.7834
26	17.8768	16.8904	15.9828	15.1466	14.3752	13.0032
27	18.3270	17.2854	16.3296	15.4513	14.6430	13.2105
28	18.7641	17.6670	16.6631	15.7429	14.8981	13.4062
29	19.1885	18.0358	16.9837	16.0219	15.1411	13.5907
30	19.6004	18.3920	17.2920	16.2889	15.3725	13.7648
31	20.0004	18.7363	17.5885	16.5444	15.5928	13.9291
32	20.3888	19.0689	17.8736	16.7889	15.0827	14.0840
33	20.7658	19.3902	18.1476	17.0229	16.0025	14.2302
34	21.1318	19.7007	18.4112	17.2468	16.1929	14.3681
35	21.4872	20.0007	18.6646	17.4610	16.3742	14.4982
36	21.8323	20.2905	18.9083	17.6660	16.5469	14.6210
37	22.1672	20.5705	19.1426	17.8622	16.7113	14.7368
38	22.4925	20.8411	19.3679	18.0500	16.8679	14.8460
39	22.8082	21.1025	19.5845	18.2297	17.0170	14.9491
40	23.1148	21.3551	19.7928	18.4016	17.1591	15.0463
41	23.4124	21.5991	19.9931	18.5661	17.2944	15.1380
42	23.7014	21.8349	20.1856	18.7235	17.4232	15.2245
43	23.9819	22.0627	20.3708	18.8742	17.5459	15.3062
44	24.2543	22.2828	20.5488	19.0184	17.6628	15.3832
45	24.5187	22.4955	20.7200	19.1563	17.7741	15.4558
46	24.7754	22.7009	20.8847	19.2884	17.8801	15.5244
47	25.0247	22.8994	21.0429	19.4147	17.9810	15.5890
48	25.2667	23.0912	21.1951	19.5356	18.0772	15.6500
49	25.5017	23.2766	21.3415	19.6513	18.1687	15.7076
50	25.7298	23.4556	21.4822	19.7620	18.2559	15.7619

COMPOUND DISCOUNT TABLE

Present value of One Dollar principal to be received at the end of the number of years specified, discounted at the various rates of interest.

End of Year	3 Per Cent	3½ Per Cent	4 Per Cent	4½ Per Cent	5 Per Cent	6 Per Cent
1	.9709	.9662	.9615	.9569	.9524	.9434
2	.9426	.9335	.9246	.9157	.9070	.8900
3	.9151	.9019	.8890	.8763	.8638	.8396
4	.8885	.8714	.8548	.8386	.8227	.7921
5	.8626	.8420	.8219	.8025	.7835	.7473
6	.8375	.8135	.7903	.7679	.7462	.7050
7	.8131	.7860	.7599	.7348	.7107	.6651
8	.7894	.7594	.7307	.7032	.6768	.6274
9	.7664	.7337	.7026	.6729	.6446	.5919
10	.7441	.7089	.6756	.6439	.6139	.5584
11	.7224	.6849	.6496	.6162	.5847	.5268
12	.7014	.6618	.6246	.5897	.5568	.4970
13	.6810	.6394	.6006	.5643	.5303	.4688
14	.6611	.6178	.5775	.5400	.5051	.4423
15	.6419	.5969	.5553	.5167	.4810	.4173
16	.6232	.5767	.5339	.4945	.4581	.3936
17	.6050	.5572	.5134	.4732	.4363	.3714
18	.5874	.5384	.4936	.4528	.4155	.3503
19	.5703	.5202	.4746	.4333	.3957	.3305
20	.5537	.5026	.4564	.4146	.3769	.3118
21	.5375	.4856	.4388	.3968	.3589	.2942
22	.5219	.4692	.4220	.3797	.3418	.2775
23	.5067	.4533	.4057	.3634	.3256	.2618
24	.4919	.4380	.3901	.3477	.3101	.2470
25	.4776	.4231	.3751	.3327	.2953	.2330
26	.4637	.4088	.3607	.3184	.2812	.2198
27	.4502	.3950	.3468	.3047	.2678	.2074
28	.4371	.3817	.3335	.2916	.2551	.1956
29	.4243	.3687	.3207	.2790	.2429	.1846
30	.4120	.3563	.3083	.2670	.2314	.1741
31	.4000	.3442	.2965	.2555	.2204	.1643
32	.3883	.3326	.2851	.2445	.2099	.1550
33	.3770	.3213	.2741	.2340	.1999	.1462
34	.3660	.3105	.2636	.2239	.1904	.1379
35	.3554	.3000	.2534	.2143	.1813	.1301
36	.3450	.2898	.2437	.2050	.1727	.1227
37	.3350	.2800	.2343	.1962	.1644	.1158
38	.3252	.2706	.2253	.1878	.1566	.1092
39	.3158	.2614	.2166	.1797	.1491	.1031
40	.3066	.2526	.2083	.1719	.1420	.0972
41	.2976	.2440	.2003	.1645	.1353	.0917
42	.2890	.2358	.1926	.1574	.1288	.0865
43	.2805	.2278	.1852	.1507	.1227	.0816
44	.2724	.2201	.1780	.1442	.1169	.0770
45	.2644	.2127	.1712	.1380	.1113	.0727
46	.2567	.2055	.1646	.1320	.1060	.0685
47	.2493	.1985	.1583	.1263	.1009	.0647
48	.2420	.1918	.1522	.1209	.0961	.0610
49	.2350	.1853	.1463	.1157	.0916	.0575
50	.2281	.1791	.1407	.1107	.0872	.0543

"Old-Line" Gross Premium Rates at 4, 3½ and 3 per cent

Age	American Ex. 3 Per Cent N. Y. Life, Mutual Life and Equitable Life			Actuaries' 4 Per Cent			American Ex. 3½ Per Cent		
	Whole Life	20-Pay. Life	20-Yr. Endowment	Whole Life	20-Pay. Life	20-Yr. Endowment	Whole Life	20-Pay. Life	20-Yr. Endowment
20	$19.21	$29.39	$48.48	$17.80	$25.40	$47.80	.....	.....	.....
21	19.62	29.84	48.62	18.30	25.90	48.00	$19.53	$28.28	$49.73
22	20.06	30.31	48.75	18.70	26.40	48.10	19.95	28.73	49.84
23	20.51	30.80	48.89	19.20	26.90	48.30	20.40	29.22	49.95
24	20.99	31.31	49.04	19.70	27.50	48.40	20.86	29.73	50.07
25	21.49	31.83	49.19	20.20	28.10	48.60	21.34	30.25	50.18
26	22.01	32.37	49.36	20.80	28.70	48.70	21.85	30.79	50.32
27	22.56	32.94	49.53	21.40	29.30	48.90	22.40	31.36	50.41
28	23.14	33.52	49.72	22.00	30.00	49.10	22.95	31.95	50.67
29	23.74	34.13	49.92	22.70	30.70	49.30	23.55	32.57	50.78
30	24.38	34.76	50.13	23.30	31.40	49.60	24.18	33.20	50.96
31	25.05	35.42	50.36	24.10	32.10	49.80	24.85	33.88	51.16
32	25.75	36.11	50.60	24.80	32.90	50.10	25.54	34.57	51.37
33	26.50	36.82	50.87	25.60	33.70	50.30	26.27	35.30	51.59
34	27.28	37.56	51.15	26.40	34.50	50.70	27.05	36.06	51.85
35	28.11	38.34	51.47	27.30	35.40	51.00	27.88	36.87	52.13
36	28.98	39.15	51.80	28.20	36.30	51.40	28.75	37.70	52.42
37	29.90	40.00	52.17	29.20	37.30	51.80	29.66	38.56	52.76
38	30.88	40.89	52.67	30.30	38.30	52.20	30.64	39.48	53.13
39	31.91	41.81	53.01	31.40	39.30	42.70	31.67	40.44	53.52
40	33.01	42.79	53.49	32.60	40.40	53.20	32.76	41.46	53.98
41	34.16	43.82	54.01	33.80	41.60	53.80	33.93	42.52	54.46
42	35.39	44.90	54.59	35.10	42.90	54.50	35.15	43.65	55.01
43	36.70	46.04	55.22	36.60	44.20	55.20	36.47	44.84	55.61
44	38.08	47.25	55.92	38.10	45.60	56.10	37.87	46.09	56.29
45	39.55	48.52	56.69	39.70	47.10	57.00	39.36	47.42	57.03
46	41.12	49.87	57.54	41.40	48.60	57.90	40.93	48.82	57.85
47	42.79	51.31	58.48	43.20	50.30	59.00	42.62	50.31	58.77
48	44.57	52.83	59.51	45.10	52.00	60.20	44.42	51.90	59.79
49	46.46	54.45	60.65	47.10	53.80	61.41	46.33	53.59	60.91
50	48.48	56.17	61.90	49.20	55.70	62.80	48.39	55.38	62.15
51	50.62	58.01	63.27	51.40	57.80	64.30	50.56	57.29	63.52
52	52.91	59.97	64.78	53.80	59.90	65.90	52.87	59.33	65.02
53	55.35	62.06	66.43	56.40	62.20	67.70	55.35	61.49	66.68
54	57.95	64.29	68.24	59.10	64.60	69.60	58.00	63.82	68.50
55	60.72	66.69	70.23	61.90	67.20	71.70	60.82	66.30	70.51
56	63.68	69.26	72.42	64.90	69.90	.....	63.82	68.97	.....
57	66.84	72.01	74.81	68.20	72.80	.....	67.05	71.82	.....
58	70.22	74.98	77.42	71.60	75.90	.....	70.47	74.88	.....
59	73.83	78.16	80.28	75.20	79.20	.....	74.16	78.17	.....
60	77.69	81.60	83.41	79.10	82.80	.....	78.09	81.71	.....

The whole life gross premium rates American Experience 3 per cent(first column of above rates) after age 60 are as follows: Age 60, $77.69; 61, $81.82; 62, $86.24; 63, $90.97; 64, $96.05; 65, $101.48; 66, $107.31; 67, $113.56; 68, $120.25; 69, $127.42; 70, $135.11.

Net American Experience Premiums at 4, 3½ and 3 per cent

Age	American Experience 4 Per Cent					American Ex. 3½ Per Cent			American Ex. 3 Per Cent		
	Whole Life	20 Pay. Life	* Whole Life Mo.	20 Pay. Mo.	20 Year End	Whole Life	20 Pay. Life	20 Year End	Whole Life	20 Pay. Life	20 Year End
20	12.67	18.73	1.13	1.60	37.12	13.48	20.72	38.90	14.41	23.13	40.77
21	12.94	19.05	1.16	1.63	37.16	13.77	21.06	38.94	14.72	23.48	40.81
22	13.24	19.38	1.18	1.65	37.21	14.08	21.40	38.99	15.04	23.83	40.86
23	13.55	19.72	1.21	1.68	37.26	14.41	21.76	39.04	15.38	24.20	40.90
24	13.87	20.08	1.24	1.71	37.31	14.75	22.14	39.09	15.74	24.59	40.95
25	14.21	20.46	1.27	1.75	37.36	15.10	22.53	39.14	16.11	24.98	41.01
26	14.57	20.85	1.31	1.78	37.43	15.48	22.93	39.20	16.51	25.39	41.07
27	14.95	21.26	1.34	1.82	37.49	15.88	23.35	39.27	16.92	25.82	41.13
28	15.35	21.68	1.38	1.85	37.57	16.29	23.79	39.34	17.35	26.26	41.21
29	15.77	22.13	1.42	1.89	37.65	16.73	24.24	39.42	17.81	26.71	41.28
30	16.21	22.59	1.46	1.93	37.74	17.19	24.71	39.51	18.28	27.19	41.37
31	16.68	23.08	1.50	1.97	37.84	17.68	25.21	39.61	18.70	27.68	41.47
32	17.18	23.59	1.55	2.01	37.94	18.19	25.72	39.72	19.32	28.19	41.57
33	17.70	24.12	1.60	2.06	38.07	18.73	26.25	39.83	19.87	28.72	41.60
34	18.25	24.67	1.65	2.11	38.20	19.30	26.81	39.97	20.46	29.27	41.82
35	18.84	25.26	1.70	2.16	38.35	19.91	27.40	40.12	21.08	29.85	41.97
36	19.46	25.87	1.76	2.21	38.52	20.55	28.01	40.28	21.84	30.45	42.13
37	20.12	26.51	1.82	2.27	38.71	21.22	28.64	40.47	22.43	31.08	42.31
38	20.82	27.18	1.89	2.32	38.92	21.94	29.31	40.68	23.16	31.74	42.50
39	21.57	27.89	1.96	2.38	39.16	22.70	30.01	40.91	23.93	32.42	42.75
40	22.35	28.63	2.03	2.45	39.42	23.50	30.75	41.18	24.75	33.14	43.01
41	23.19	29.41	2.11	2.52	39.72	24.36	31.52	41.47	25.62	33.90	43.31
42	24.08	30.24	2.20	2.59	40.06	25.26	32.34	41.81	26.54	34.69	43.64
43	25.03	31.11	2.29	2.66	40.44	26.23	33.20	42.18	27.52	35.35	44.01
44	25.04	32.03	2.38	2.74	40.87	27.26	34.11	42.61	28.56	36.42	44.43
45	27.12	33.01	2.49	2.83	41.35	28.35	35.07	43.08	29.67	37.35	44.90
46	28.27	34.04	2.60	2.92	41.89	29.51	36.08	43.61	30.84	38.34	45.42
47	29.50	35.14	2.71	3.01	42.49	30.75	37.16	44.21	32.09	39.39	46.01
48	30.81	36.31	2.84	3.11	43.17	32.07	38.31	44.88	33.43	40.51	46.68
49	32.21	37.55	2.97	3.22	43.92	33.48	39.53	45.63	34.85	41.69	47.42
50	33.70	38.87	3.11	3.34	44.76	34.99	40.82	46.46	36.36	42.95	48.24
51	35.29	40.27	3.27	3.46	45.70	36.59	42.20	47.39	37.97	44.30	49.15
52	36.98	41.76	3.43	3.59	46.73	38.29	43.67	48.41	39.68	45.73	50.17
53	38.79	43.36	3.60	3.73	47.88	40.11	45.23	49.55	41.51	47.26	51.30
54	40.73	45.06	3.79	3.88	49.16	42.16	46.91	50.81	43.46	48.90	52.55
55	42.79	46.89	3.99	4.05	50.56	44.13	48.70	52.21	45.54	50.66	53.93
56	45.00	48.84	4.21	4.22	52.12	46.34	50.63	53.75	47.76	52.54	55.47
57	47.35	50.93	4.44	4.41	53.83	47.81	52.69	54.45	50.13	54.57	57.14
58	49.87	53.17	4.68	4.61	55.72	51.23	54.90	57.32	52.66	56.74	59.00
59	52.57	55.59	4.95	4.82	57.79	53.94	57.28	59.38	55.37	59.09	61.04
60	55.45	58.18	5.23	5.05	60.07	56.83	59.85	61.65	58.27	61.62	63.29
61	58.54	60.98	.....	5.31	.....	59.92	62.61	64.13	61.36	64.34	.....
62	61.84	63.99	.....	5.58	.....	63.23	65.60	66.86	64.68	67.29	.....
63	65.38	67.24	.....	5.87	.....	66.78	68.82	69.85	68.23	70.48	.....
64	69.18	70.75	.....	6.19	.....	70.58	72.30	73.13	72.04	73.93	.....
65	73.25	74.54	.....	6.54	.....	74.65	76.07	76.72	76.11	77.68	.....
66	77.61	78.64	.....	6.92	.....	79.02	80.15	.....	80.48	.....	.....
67	82.28	83.07	.....	7.32	.....	83.70	84.57	.....	85.17	.....	.....
68	87.29	87.87	.....	7.77	.....	88.71	89.35	.....	90.19	.....	.....
69	92.65	93.05	.....	8.25	.....	94.08	94.52	.....	95.57	.....	.....
70	98.93	98.65	.....	8.77	.....	99.84	100.11	.....	101.33	.....	.....

* Preliminary term. Additional rates for this column: Age 16, $1.04; 17, $1.06; 18, $1.08; 19, $1.11.

The net premium includes the mathematical charge for mortality and reserve. The amount, which is added for expenses, is determined by the management and can be found by subtracting the net premium from the gross premium fixed, according to the interest rate and mortality table. Thus, the New York Life, Equitable, Conn. Mutual premiums are based on the American Experience at 3%. By subtracting the above % net premiums from their gross premiums, the expense loading will be found.

National Fraternal Congress Table of Mortality

Age	Number of Living	Number of Dying	Yearly Probability of Dying	Yearly Insurance Cost Per $1,000	Yearly Cost discounted at 4 per cent	Expectation of Life	Average Duration of Life
20	100000	500	.0050000	$ 5.000	$ 4.808	45.6	49.7
21	99500	501	.0050352	5.035	4.841	44.9	48.8
22	98999	502	.0050708	5.071	4.876	44.1	47.9
23	98497	503	.0051068	5.107	4.911	43.3	47.0
24	97994	505	.0051534	5.154	4.956	42.5	46.1
25	97489	507	.0050206	5.201	5.001	41.8	45.2
26	96982	510	.0052587	5.259	5.057	41.0	44.3
27	96472	513	.0053176	5.318	5.113	40.2	43.4
28	95959	517	.0053877	5.388	5.181	39.4	42.5
29	95442	522	.0054693	5.469	5.259	38.6	41.6
30	94920	527	.0055520	5.552	5.338	37.8	40.7
31	94393	533	.0056466	5.647	5.430	37.0	39.8
32	93860	540	.0057532	5.753	5.532	36.2	38.9
33	93320	548	.0058723	5.872	5.646	35.4	38.0
34	92772	557	.0060040	6.004	5.773	34.6	37.1
35	92215	567	.0061487	6.149	5.912	33.9	36.2
36	91648	578	.0063067	6.307	6.064	33.1	35.3
37	91070	591	.0064895	6.490	6.249	32.3	34.4
38	90479	606	.0066977	6.698	6.410	31.5	33.5
39	89873	622	.0069209	6.920	6.655	30.7	32.6
40	89251	640	.0071708	7.171	6.895	29.9	31.7
41	88611	660	.0074483	7.448	7.162	29.1	30.9
42	87951	683	.0077657	7.766	7.467	28.3	30.0
43	87268	708	.0081129	8.113	7.801	27.5	29.1
44	86560	734	.0084797	8.480	8.154	26.8	28.2
45	85826	761	.0088668	8.867	8.526	26.0	27.4
46	85065	790	.0092870	9.287	8.930	25.2	26.5
47	84275	822	.0097538	9.754	9.379	24.4	25.6
48	83453	857	.0102693	10.269	9.874	23.7	24.8
49	82596	894	.0108238	10.824	10.408	22.9	23.9
50	81702	935	.0114440	11.444	11.004	22.2	23.1
51	80767	981	.0121460	12.146	11.679	21.4	22.2
52	79786	1029	.0128970	12.897	12.400	20.7	21.4
53	78757	1083	.0137512	13.751	13.222	19.9	20.6
54	77674	1140	.0146767	14.677	14.112	19.2	19.8
55	76534	1202	.0157054	15.705	15.101	18.5	19.0
56	75332	1270	.0168587	16.859	16.211	17.8	18.2
57	74062	1342	.0181200	18.120	17.423	17.1	17.4
58	72720	1418	.0194994	19.499	18.749	16.4	16.6
59	71302	1501	.0210513	21.051	20.241	15.7	15.8
60	69801	1588	.0227504	22.750	21.875	15.0	15.1
61	68213	1681	.0246434	24.643	23.695	14.4	14.4
62	66532	1778	.0267240	26.724	25.696	13.7	13.6
63	64754	1880	.0290330	29.033	27.916	13.1	12.9
64	62874	1985	.0315711	31.571	30.357	12.4	12.2
65	60889	2094	.0343904	34.390	33.067	11.8	11.6
66	58795	2206	.0375202	37.520	36.077	11.2	10.9
67	56589	2318	.0409620	40.962	39.387	10.7	10.3
68	54271	2430	.0447753	44.775	43.053	10.1	9.7
69	51841	2539	.0489767	48.977	47.093	9.5	9.1
70	49302	2645	.0536489	53.649	51.586	9.0	8.5
71	46657	2744	.0588122	58.812	56.550	8.5	7.9
72	43913	2832	.0644912	64.491	62.011	8.0	7.4
73	41081	2909	.0708113	70.811	68.087	7.5	6.9
74	38172	2969	.0777795	77.789	74.788	7.0	6.4
75	35203	3009	.0854757	85.476	82.198	6.6	6.0
76	32194	3026	.0939927	93.993	90.397	6.2	5.5
77	29168	3016	.1034010	103.401	99.424	5.7	5.1
78	26152	2977	.1138345	113.835	109.457	5.3	4.7

National Fraternal Congress Table of Mortality—Continued

Age	Number of Living	Number of Dying	Yearly Probability of Dying	Yearly Insurance Cost per $1,000	Yearly Cost discounted at 4 per cent	Expectation of Life	Average Duration of Life
79	23175	2905	.1253506	$125.351	$120.520	5.0	4.3
80	20270	2799	.1380858	138.086	132.775	4.6	4.0
81	17471	2659	.1521951	152.195	146.341	4.3	3.6
82	14812	2485	.1677694	167.769	161.316	3.9	3.3
83	12327	2280	.1849598	184.960	177.846	3.6	3.0
84	10047	2050	.2040410	204.041	196.193	3.3	2.8
85	7997	1800	.2250844	225.084	216.427	3.0	2.5
86	6197	1539	.2483460	248.346	238.794	2.8	2.3
87	4658	1277	.2741520	274.152	263.608	2.5	2.0
88	3381	1023	.3025732	302.573	290.935	2.3	1.8
89	2358	788	.3341815	334.182	321.329	2.1	1.7
90	1570	579	.3687898	368.790	354.606	1.9	1.5
91	991	404	.4076690	407.669	391.989	1.7	1.4
92	587	264	.4497445	449.745	432.447	1.5	1.2
93	323	161	.4984520	498.452	479.281	1.4	1.0
94	162	89	.5493827	549.383	528.253	1.2	.9
95	73	44	.6027397	602.740	579.557	1.1	.8
96	29	19	.6551724	655.172	629.973	1.0	.8
97	10	7	.7000000	700.000	673.077	.8	.7
98	3	3	1.0000000	1000.000	961.538	.5	.5

Net Level Rates—National Fraternal Congress Table
Four Per Cent Interest

Age	Annual	Monthly	Age	Annual	Monthly
21	$10.62	$ .93	41	$20.93	$1.83
22	10.92	.96	42	21.80	1.91
23	11.24	.98	43	22.72	1.99
24	11.57	1.01	44	23.69	2.07
25	11.92	1.04	45	24.72	2.16
26	12.28	1.07	46	25.81	2.25
27	12.67	1.11	47	26.97	2.35
28	13.08	1.14	48	28.20	2.45
29	13.51	1.18	49	29.51	2.58
30	13.96	1.22	50	30.90	2.71
31	14.43	1.26	51	32.39	2.83
32	14.94	1.31	52	33.97	2.97
33	15.47	1.35	53	35.65	3.12
34	16.03	1.40	54	37.45	3.28
35	16.62	1.45	55	39.36	3.44
36	17.24	1.51	56	41.41	3.62
37	17.90	1.57	57	43.60	3.88
38	18.60	1.63	58	45.94	4.02
39	19.34	1.69	59	48.45	4.24
40	20.11	1.76	60	51.13	4.47

Note:—No provision is made for expense loading in these rates.

Deaths Expected per 1,000

Age	N. F. C. Table	Forty-three Societies (Members N. F. C.)	Actuaries' Table	American Experience Table	Inst. of Actuaries' Table	Fraternal-American Table	Canada Life (46 Years' Experience)
20	5.00	4.71	7.29	7.81	5.72	5.00	4.63
21	5.04	4.73	7.38	7.86	6.08	5.04	4.67
22	5.07	4.74	7.46	7.91	6.43	5.07	4.71
23	5.11	4.71	7.56	7.96	6.68	5.11	4.75
24	5.15	4.66	7.67	8.01	6.91	5.15	4.80
25	5.20	4.59	7.77	8.07	7.07	5.20	4.86
26	5.26	4.52	7.89	8.13	7.20	5.26	4.92
27	5.32	4.47	8.01	8.20	7.32	5.32	4.99
28	5.39	4.46	8.14	8.26	7.46	5.39	5.06
29	5.47	4.50	8.28	8.35	7.59	5.47	5.14
30	5.55	4.60	8.43	8.43	7.71	5.55	5.24
31	5.65	4.73	8.58	8.51	7.87	5.65	5.34
32	5.75	4.89	8.75	8.61	8.03	5.75	5.45
33	5.87	5.05	8.92	8.72	8.21	5.87	5.57
34	6.00	5.20	9.10	8.83	8.39	6.00	5.70
35	6.15	5.33	9.20	8.95	8.62	6.15	5.85
36	6.31	5.45	9.49	9.09	8.85	6.31	6.01
37	6.49	5.56	9.60	9.23	9.10	6.49	6.19
38	6.70	5.70	9.91	9.41	9.37	6.70	6.39
39	6.92	5.86	10.13	9.59	9.69	6.92	6.61
40	7.17	6.07	10.36	9.79	10.01	7.17	6.85
41	7.45	6.33	10.61	10.01	10.38	7.45	7.12
42	7.77	6.64	10.89	10.25	10.81	7.77	7.41
43	8.11	6.98	11.25	10.52	11.22	8.11	7.74
44	8.48	7.37	11.70	10.83	11.72	8.48	8.09
45	8.87	7.79	12.21	11.16	12.24	8.87	8.48
46	9.29	8.24	12.84	11.56	12.81	9.35	8.92
47	9.75	8.73	13.52	12.00	13.45	9.93	9.40
48	10.27	9.28	14.26	12.51	14.15	10.63	9.92
49	10.82	9.92	15.40	13.11	14.90	11.45	10.50
50	11.44	10.67	15.94	13.78	15.72	12.38	11.14
51	12.15	11.55	16.90	14.54	16.65	13.40	11.85
52	12.90	12.59	17.95	15.39	17.64	14.53	12.63
53	13.75	13.80	19.09	16.33	18.73	15.75	13.48
54	14.68	15.17	20.31	17.40	19.92	17.06	14.43
55	15.71	16.71	21.66	18.57	21.23	18.44	15.47
56	16.86	18.39	23.13	19.89	22.65	19.86	16.61
57	18.12	20.18	24.68	21.34	24.20	21.34	17.87
58	19.50	22.07	26.39	22.94	25.93	22.94	19.26
59	21.05	24.07	28.25	24.72	27.79	24.72	20.79
60	22.75	26.21	30.34	26.69	29.83	26.69	22.48
61	24.64	28.53	32.61	28.88	32.06	28.88	24.34
62	26.72	31.06	35.12	31.29	34.51	31.30	26.38
63	29.03	33.88	37.84	33.94	37.17	33.95	28.63
64	31.57	37.00	40.83	36.87	40.07	36.87	31.10
65	34.39	40.40	44.08	40.13	43.27	40.13	33.82
66	37.52	43.99	47.61	43.71	46.72	43.71	36.81
67	40.96	47.70	51.47	47.65	50.53	47.64	40.10
68	44.77	51.54	55.63	52.00	54.66	52.00	43.71
69	48.98	55.76	60.09	56.76	59.17	56.77	47.68
70	53.65	60.85	64.93	61.99	64.10	62.00	52.04
71	58.81	67.22	70.16	67.67	69.43	67.67	56.83
72	64.49	75.12	75.81	73.73	75.28	73.72	62.07
73	70.81	84.07	81.88	80.18	81.60	80.19	67.83
74	77.78	93.95	88.47	87.03	88.56	87.03	74.13
75	85.48	102.55	95.56	94.37	96.04	94.39	81.04
76	93.99	110.28	103.18	102.31	104.22	102.32	88.60
77	103.40	115.98	111.47	111.06	113.03	111.07	96.86

Deaths Expected per 1,000—Continued

Age	N. F. C. Table	Forty-three Societies (Members N. F. C.)	Actuaries' Table	American Experience Table	Inst. of Actuaries' Table	Fraternal-American Table	Canada Life (46 Years' Experience)
78	113.84	120.26	120.44	120.83	122.62	120.82	105.89
79	125.35	123.62	130.07	131.73	133.04	131.75	115.73
80	138.09	127.68	104.41	144.47	144.26	144.45	126.47
81	152.20	133.28	151.44	158.61	156.49	158.59	138.16
82	167.77	142.65	163.19	174.30	169.58	174.34	150.87
83	184.96	155.47	175.91	191.56	183.68	191.55	164.68
84	204.04	172.11	189.68	211.36	198.86	211.34	179.64
85	225.08	191.00	205.10	235.55	215.22	235.52	195.83
86	248.35	211.55	222.48	265.68	232.85	265.64	213.32
87	274.15	232.48	242.23	303.03	251.45	303.10	232.17
88	302.57	253.40	265.27	346.69	271.55	346.83	252.43
89	334.18	273.76	292.38	395.86	292.77	396.11	274.16
90	368.79	294.17	325.73	454.55	315.79	454.73	297.39
91	407.67	314.72	360.99	532.47	339.84	533.21	322.15
92	449.75	335.96	405.26	634.26	363.48	632.41	348.45
93	498.45	357.74	457.23	734.18	393.45	731.18	376.27
94	549.38	380.02	516.30	857.14	418.91	840.00	405.58
95	602.74	404.33	584.27	1000.00	449.61	1000.00	436.31
96	655.17	431.37	548.65	.....	478.88	.....	468.37
97	700.00	462.18	692.31	.....	486.49	.....	501.61
98	1000.00	495.12	750.00	.....	526.31	.....	535.87
99	.....	531.29	1000.00	.....	555.57	.....	570.93
100	.....	581.73	.....	.....	750.00	.....	606.53
101	.....	666.67	.....	.....	1000.00	.....	642.38
102	.....	1000.00	.....	.....	.....	.....	1000.00

EXPLANATION:—The "43 Societies" Table covers the experience of one year only. The "Actuaries' Table," also known as the "17 Offices," is obsolete in England, but is still used as a statutory valuation basis of old business in this country. The "Institute of Actuaries" or the Hm Table is of much later date. The "Fraternal American" Table is the same as the N. F. C., ages 20 to 45, then higher until, with scientific graduation, it corresponds to the American Table at age 57 and over.

Juvenile Insurance (Whole Family Protection)

An adequate table for Child Insurance, with loading, based on the Standard Industrial Table of Mortality. Amount payable provided death occurs after certificate has been in force for the following periods for a monthly payment of 25c.

AGE NEXT BIRTHDAY	Under Six Months	Six Months	1 Year	2 Years	3 Years	4 Years	5 Years	6 Years	7 Years	8 Years
	$	$	$	$	$	$	$	$	$	$
2.....	12.50	25	34	40	48	58	70	110	150	190
3.....	17.00	34	40	48	58	70	110	150	185	
4.....	20.00	40	48	58	70	110	150	180		
5.....	24.00	48	58	70	110	150	175			
6.....	29.00	58	70	110	150	170				
7.....	35.00	70	110	150	165					
8.....	55.00	110	150	160						
9.....	75.00	150	155							
	*									
10.....	$153	*6 months or more in force.								
11.....	148									
12.....	143									
13.....	138									
14.....	133									
15.....	128									
16.....	123									
17.....	119									
18.....	115									

Table Constructed from the National Fraternal Congress Table of Mortality, Showing the Chances, at a Given Age, of Dying Within a Specified Number of Years Thereafter

Age	Chances in 100 of dying within the next 10 years	Chances in 100 of dying within the next 15 years	Chances in 100 of dying within the next 20 years	Chances in 100 of dying within the next 25 years	Chances in 100 of dying within the next 30 years	Chances in 100 of dying within the next 35 years
20	5.08	7.79	10.75	14.17	18.30	23.47
21	5.13	7.89	10.94	14.51	18.83	24.29
22	5.19	8.01	11.16	14.87	19.41	25.19
23	5.26	8.14	11.40	15.27	20.04	26.17
24	5.33	8.29	11.67	15.71	20.74	27.24
25	5.41	8.45	11.96	16.19	21.49	28.40
26	5.50	8.63	12.29	16.72	22.32	29.66
27	5.60	8.83	12.64	17.30	23.33	31.23
28	5.71	9.06	13.03	17.93	24.22	32.52
29	5.83	9.31	13.46	18.62	25.29	34.12
30	5.97	9.58	13.93	19.37	26.46	35.85
31	6.12	9.88	14.44	20.19	27.74	37.71
32	6.30	10.21	14.99	21.09	29.12	39.71
33	6.49	10.57	15.61	22.07	30.61	41.84
34	6.70	10.97	16.31	23.14	32.23	44.12
35	6.93	11.40	17.00	24.31	33.97	46.54
36	7.18	11.87	17.80	25.57	35.85	49.09
37	7.46	12.39	18.68	26.94	37.86	51.78
38	7.77	12.96	19.63	28.43	40.02	54.60
39	8.10	13.57	20.66	30.04	42.32	57.53
40	8.26	14.25	21.79	31.78	44.76	60.56
41	8.85	14.99	23.02	33.65	47.35	63.67
42	9.28	15.79	24.35	35.66	50.07	66.84
43	9.75	16.67	25.80	37.81	52.93	70.03
44	10.27	17.63	27.36	40.11	55.90	73.23
45	10.83	18.67	29.06	42.56	58.98	76.38
46	11.44	19.81	30.88	45.15	62.15	79.46
47	12.12	21.05	32.85	47.89	65.39	82.42
48	12.86	22.41	34.97	50.77	68.66	85.23
49	13.67	23.88	37.24	53.78	71.94	87.84
50	14.57	25.47	39.66	56.91	75.19	90.21

NOTE—To determine the complementary chance—that of living—subtract the chances of dying, as given in the table, from 100.

American Experience 4% Whole Life Monthly Rates Per $1,000—(Preliminary Term Basis)

Age	Rate	Age	Rate	Age	Rate	Age	Rate
16	$1.04	28	$1.38	39	$1.96	50	$3.11
17	1.06	29	1.42	40	2.03	51	3.27
18	1.08	30	1.46	41	2.11	52	3.43
19	1.11	31	1.50	42	2.20	53	3.60
20	1.13	32	1.55	43	2.29	54	3.79
21	1.16	33	1.60	44	2.38	55	3.99
22	1.18	34	1.65	45	2.49	56	4.21
23	1.21	35	1.70	46	2.60	57	4.44
24	1.24	36	1.76	47	2.71	58	4.68
25	1.27	37	1.82	48	2.84	59	4.95
26	1.31	38	1.89	49	2.97	60	5.23
27	1.34						

American Experience Table of Mortality

Age	No. Living	Deaths Each Year	Death Rate per 1,000	Expectation of Life	Age	No. Living	Deaths Each Year	Death Rate per 1,000	Expectation of Life
10	100,000	749	7.49	48.72	55	64,563	1,199	18.57	17.40
11	99,251	746	7.52	48.08	56	63,364	1,260	19.89	16.72
12	98,505	743	7.54	47.45	57	62,104	1,325	21.34	16.05
13	97,762	740	7.57	46.80	58	60,779	1,394	22.94	15.39
14	97,022	737	7.60	46.16	59	59,385	1,468	24.72	14.74
15	96,285	735	7.63	45.50	60	57,917	1,546	26.69	14.10
16	95,550	732	7.66	44.85	61	56,371	1,628	28.88	13.47
17	94,818	729	7.69	44.19	62	54,743	1,713	31.29	12.86
18	94,089	727	7.73	43.53	63	53,030	1,800	33.94	12.26
19	93,362	725	7.77	42.87	64	51,230	1,889	36.87	11.67
20	92,637	723	7.81	42.20	65	49,341	1,980	40.13	11.10
21	91,914	722	7.86	41.53	66	47,361	2,070	43.71	10.54
22	91,192	721	7.91	40.85	67	45,291	2,158	47.65	10.00
23	90,471	720	7.96	40.17	68	43,133	2,243	52.00	9.47
24	89,751	719	8.01	39.49	69	40,890	2,321	56.76	8.97
25	89,032	718	8.07	38.81	70	38,569	2,391	61.99	8.48
26	88,314	718	8.13	38.12	71	36,178	2,448	67.67	8.00
27	87,596	718	8.20	37.43	72	33,730	2,487	73.73	7.55
28	86,878	718	8.26	36.73	73	31,243	2,505	80.18	7.11
29	86,160	719	8.35	36.03	74	28,738	2,501	87.03	6.68
30	85,441	720	8.43	35.33	75	26,237	2,476	94.37	6.27
31	84,721	721	8.51	34.63	76	23,761	2,431	102.31	5.88
32	84,000	723	8.61	33.92	77	21,330	2,369	111.06	5.49
33	83,277	726	8.72	33.21	78	18,961	2,291	120.83	5.11
34	82,551	729	8.83	32.50	79	16,670	2,196	131.73	4.74
35	81,822	732	8.95	31.78	80	14,474	2,091	144.47	4.39
36	81,090	737	9.09	31.07	81	12,383	1,964	158.61	4.05
37	80,353	742	9.23	30.35	82	10,419	1,816	174.30	3.71
38	79,611	749	9.41	29.62	83	8,603	1,648	191.56	3.39
39	78,862	756	9.59	28.90	84	6,955	1,470	211.36	3.08
40	78,106	765	9.79	28.18	85	5,485	1,292	235.55	2.77
41	77,341	774	10.01	27.45	86	4,193	1,114	265.68	2.47
42	76,567	785	10.25	26.72	87	3,079	933	303.02	2.18
43	75,782	797	10.52	26.00	88	2,146	744	346.69	1.91
44	74,985	812	10.83	25.27	89	1,402	555	395.86	1.66
45	74,173	828	11.16	24.54	90	847	385	454.55	1.42
46	73,345	848	11.56	23.81	91	462	246	532.47	1.19
47	72,497	870	12.00	23.08	92	216	137	634.26	.98
48	71,627	896	12.51	22.36	93	79	58	734.18	.80
49	70,731	927	13.11	21.63	94	21	18	857.14	.64
50	69,804	962	13.78	20.91	95	3	3	1000.00	.50
51	68,842	1,001	14.54	20.20					
52	67,841	1,044	15.39	19.49					
53	66,797	1,091	16.33	18.79					
54	65,706	1,143	17.40	18.09					

Equation of Life Table

This table shows at what age one-half of a given number of persons living at a certain age will be dead. As an example: Out of one thousand people living at age 30, when they have reached the age between 68 and 69, five hundred will be dead and five hundred will be alive. This table is based on the American Experience Table:

Age	Between Ages	Age	Between Ages	Age	Between Ages
20–22	60–67	36–41	69–70	53–56	72–73
23–28	67–68	42–47	70–71	57–60	73–74
29–35	68–69	48–52	71–72		

Modern Woodmen of America Mortality Table

Age	No. Living at Beginning of Year	No. Dying During Year	Death Rate per 1,000	Expectancy of Life—Years	Age	No. Living at Beginning of Year	No. Dying During Year	Death Rate per 1,000	Expectancy of Life—Years
18	100,686	336	3.33	50.3	60	77,104	1,484	19.25	15.8
19	100,350	350	3.49	49.5	61	75,620	1,610	21.29	15.1
20	100,000	363	3.63	48.7	62	74,010	1,739	23.50	14.4
21	99,637	374	3.76	47.7	63	72,271	1,873	25.92	13.7
22	99,263	383	3.86	47.0	64	70,398	2,013	28.59	13.1
23	98,880	391	3.95	46.2	65	68,385	2,162	31.61	12.4
24	98,489	384	3.90	45.4	66	66,223	2,319	35.02	11.8
25	98,105	375	3.82	44.5	67	63,904	2,483	38.85	11.2
26	97,730	366	3.75	43.7	68	61,421	2,644	43.05	10.7
27	97,364	357	3.67	42.9	69	58,777	2,794	47.54	10.1
28	97,007	356	3.67	42.0	70	55,983	2,922	52.19	9.6
29	96,651	358	3.71	41.2	71	53,061	3,020	56.91	9.1
30	96,293	361	3.75	40.3	72	50,041	3,084	61.62	8.6
31	95,932	364	3.80	39.5	73	46,957	3,133	66.72	8.2
32	95,568	369	3.86	38.6	74	43,824	3,122	71.23	7.7
33	95,199	374	3.93	37.8	75	40,702	3,112	76.45	7.3
34	94,825	380	4.01	36.9	76	37,590	3,093	82.27	6.8
35	94,445	388	4.10	36.1	77	34,497	3,072	89.03	6.4
36	94,057	397	4.22	35.2	78	31,425	3,051	97.07	5.9
37	93,660	405	4.33	34.4	79	28,374	3,028	106.69	5.5
38	93,255	413	4.43	33.5	80	25,346	2,994	118.12	5.1
39	92,842	422	4.55	32.7	81	22,352	2,938	131.44	4.8
40	92,420	436	4.72	31.8	82	19,414	2,846	146.58	4.4
41	91,984	453	4.92	31.0	83	16,578	2,705	163.25	4.1
42	91,531	473	5.17	30.1	84	13,873	2,512	181.13	3.8
43	91,058	496	5.45	29.3	85	11,361	2,270	199.82	3.5
44	90,562	522	5.77	28.4	86	9,090	1,991	219.04	3.2
45	90,040	551	6.12	27.6	87	7,099	1,694	238.64	3.0
46	89,480	580	6.48	26.8	88	5,405	1,398	258.74	2.8
47	88,909	612	6.88	25.9	89	4,007	1,120	279.56	2.6
48	88,297	647	7.33	25.1	90	2,887	870	301.31	2.4
49	87,650	683	7.80	24.3	91	2,017	653	323.92	2.2
50	86,967	722	8.31	23.5	92	1,364	475	347.88	2.1
51	86,245	764	8.86	22.7	93	889	330	371.20	1.9
52	85,481	809	9.46	21.9	94	559	224	400.80	1.7
53	84,672	858	10.13	21.1	95	335	146	435.72	1.6
54	83,814	914	10.91	20.3	96	189	91	479.78	1.4
55	82,900	980	11.82	19.5	97	98	52	533.64	1.2
56	81,920	1,057	12.90	18.7	98	46	28	598.72	1.0
57	80,863	1,147	14.19	18.0	99	18	12	676.46	.9
58	79,716	1,249	15.67	17.2	100	6	5	768.30	.5
59	78,467	1,363	17.37	16.5	101	1	1	1,000.00	.5

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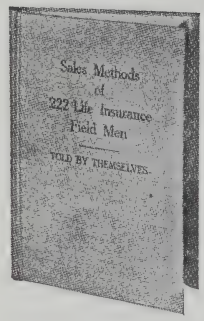

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